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PDF Premium Persistency Study of Flexible Premium Universal Life ... - SOA<https://www.soa.org/Files/Research/.../research-premium-persist-assump-report.pdf>

assumptions used throughout the life insurance industry as actuaries design ... persistency factor equal to 200 percent (applicable to the target premium) and.

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PDF Trends in the Universal Life and Indexed UL Market - SOA<https://www.soa.org/library/newsletters/product...news.../pro-2012-iss84-saip.aspx>

By Susan J. Saip. Universal life (UL) and indexed universal life (IUL) continue to be key areas of interest in the life insurance market today as revealed in Milliman, Inc.'s fifth annual the commissionable target premium is paid in the first.

PDF Universal Life - SOA<https://www.soa.org/library/proceedings/record-of-the...of.../RSA83V9N212.PDF>

Robertson. Chris is engaged in many aspects of the life insurance business. At the same time that the target-premium concept is gaining popularity, there.

PDF 2009-13 Lapse/Surrender and Premium Persistency ... - SOA<https://www.soa.org/Files/resources/research.../2009-13-universal-life-products.pdf>

industry study of universal life insurance premium persistency experience, a key Some companies use target premium as the basis for developing premium ...

PDF Group Universal Life Product - SOAwww.soa.org/library/proceedings/record-of-the-society-of.../rsa88v14n114.aspx

life insurance experience rating. But frequently ... plan, as it resembles a target premium individual universal life policy. We have two very different philosophies.

PDF 2011 Individual Life and Annuity Expense Study - SOA<https://www.soa.org/files/research/research-2011-clice-expense-study-instructions.pdf>

Life Insurance Company Expenses (CLICE) continues to seek to fill this void. Universal Life—Fixed premium universal life and flexible premium universal life. ... exceeded the target premium and dump-ins (in renewal years) and for which a ...

PDF Universal Life - SOA<https://www.soa.org/library/proceedings/record-of-the...of.../RSA83V9N32.PDF>

the target premium Universal Life, it is a halfway house for companies trying to attract the ... agents and to traditional life insurance executives, it looks more like.

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PDF Valuation Actuary Symposium Session 21TS: Statutory ... - SOA<https://www.soa.org/library/proceedings/valuation-actuary.../2005/.../va05-21ts.pdf>

Sep 22, 2005 - Statutory Financial Reporting for Universal Life. Instructor: JEFFREY ... target premium and they have an account value of \$582. In the last one, ... interpret the valuation of life insurance policies for UL products. Some people ...

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Using Deterministic Scenarios to Test Valuation Reserves for ... - SOA<https://www.soa.org/Library/proceedings/valuation-actuary.../1985-99/.../vasp855.pdf>

by DL Carr - 1985

Jan 1, 1985 - Mismatch Life Insurance Company started business January 1, 1983, and we draft a strategy paper for the investment of universal life assets and then target premium in years one through five, grading to zero in policy ...

PDF 2010 Individual Life and Annuity Expense Study - SOA<https://www.soa.org/Files/Research/Exp.../research-2010-ind-life-annuity-exp-study.p...>

Mar 10, 2009 - annuity expense data were received from 13 life insurance For certain universal life insurance and variable universal life insurance products, exceeded the target premium (in the first policy year) and for which a lower ...

PDF Impact of VM-20 on Life Insurance Product Development - SOA<https://www.soa.org/Files/Research/.../2016-impact-vm20-life-insurance-product.pdf>

Committee on Life Insurance Research engaged Milliman to examine the ... of case studies for term and universal life with secondary guarantees (ULSG) Premium loads varying by above and below

shadow account **target premium**, and.

[\[PDF\] Modeling of Policyholder Behavior for Life Insurance and ... - SOA](#)

<https://www.soa.org/Files/Research/Projects/research-2014-modeling-policy.pdf> ▼

by FSA Kate Li - 2014 - [Related articles](#)

For **life insurance** product types, **universal** life products currently have the they made in the last period, or they may follow **target premium** illustrations.

[\[PDF\] Implications of the New CSO Mortality Table - SOA](#)

<https://www.soa.org/library/proceedings/record-of-the...of.../rsa02v28n38pd.pdf> ▼

Individual term **life insurance** has been Chris's primary Assumes payment of 200% of **target premium** in year 1, 95% of target in year 2, grading to 80% of target in years 5+ Variable **Universal Life** - Male Preferred Nonsmoker. 2001 CSO ...

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Aug 15, 2002 - and annuity expense data were received from 26 U.S. **life insurance** companies. ... premium. For certain **universal life insurance** and variable **universal life** premium included in A-3 that exceeded the **target premium** and for.

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variable **universal life insurance** during the 2003-2004 period, and "non-top 25" for or 15 years in force, payment of the commissionable **target premium** may ...

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[\[PDF\] Embedded Value of Life Insurance Product Lines - SOA](#)

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by NE Bennett - 2002 - [Cited by 1](#) - [Related articles](#)

embedded value calculations for various **life insurance** product lines. was the goal of **target premium** on UL products, and our targeted VNB factor was deviations in your assumptions of your spread in your **universal life** versus what.

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by WJ Schnaer - 1984

expressing several con- terns with respect to rear end loaded **universal life** contracts in his. 1809 ... as no load **life insurance**. One of the or **target premium**.

[\[PDF\] The Actuary Vol. 31, No. 8 The Expense Question - Will Life ... - SOA](#)

<https://www.soa.org/library/newsletters/the...99/.../act-1997-vol31-iss08-osgood.pdf> ▼

quite a stir in the **life insurance** indus- try. Before discussing ... been on whole life and **universal life** policies. **target premium** typically would not apply to any ...

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Oct 18, 2007 - lines such as term, **universal life**, equity indexed life and fixed deferred annuities? 4. ... the statutory reserve for a **life insurance** product or block of business. **Target premium** as level premium (**target premium** = 1.75 x ...

[\[PDF\] The Next Generation Universal Life - SOA](#)

<https://www.soa.org/library/proceedings/record-of-the...of.../rsa99v25n127pd.pdf> ▼

I would be remiss if I didn't mention equity-indexed **universal life insurance** through effective use of a funding level at or about the **target premium** level. In.

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[1995-96 Reports - III. Universal Life Persistency Study* - TSR9516 - SOA](#)

<https://www.soa.org/Library/research/transactions-reports-of...and.../TSR9516.pdf>

rate on **universal life** policies from LIMRA's ordinary **life insurance** sales surveys: o **Target premium** o **Target premium** per \$i,000 o£ [ace amount.

[\[PDF\] Variable Life Insurance In Canada And The United States - SOA](#)

<https://www.soa.org/library/proceedings/record-of-the...of.../RSA85V11N36.PDF> ▼

LIFE INSURANCE. IN CANADA. AND Almost all are looking at variable **universal life** but are deterred by poor sales **target premium** would differ from one.

[\[PDF\] Actuarial Research Clearing House 1993 VOL. 3 The ... - SOA.org](#)

<https://www.soa.org/Library/Research/Actuarial-Research...99/.../arch93v323.aspx> ▼

Universal life, both for the calculation of **target premiums** and reserves. 2. Paid-up ... The iterative process becomes inadequate when a **target premium** needs to be calculated. Discussions of **Life**

Insurance Transformations and Financial.

[\[PDF\] Emerging Compensation Alternatives - SOA](#)

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Tom is chief actuary at Prudential Select Life Insurance Company. Tom started his ... high-end flexible premium universal-life marketplace on a leveled commission basis. PSL is a ... commission that's paid up to the target premium. You may ...

[\[PDF\] Insurance for the Wealthy: Private Placement - SOA](#)

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Summary: There is a lot of talk about private placement life insurance, sold both offshore and ... target premium dump-ins and 10 percent of single premiums. Variable life ... such as universal life and traditional life. But recently, many of the ...

[\[PDF\] course 5 morning session application of basic actuarial ... - SOA](#)

<https://www.soa.org/files/edu/05-SOA-Course5Fall.pdf> ▼

Jan 1, 2000 - life insurance industry and its products. (b) Describe the ... X. Flexible Premium Universal Life. I. Lower capital Target Premium: 8. Premium ...

[\[PDF\] 2007 Individual Life and Annuity Expense Study - SOA](#)

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individual life insurance premium and 12.5% of individual annuity premium. For certain universal life insurance and variable universal life insurance products, exceeded the target premium (in the first policy year) and for which a lower ...

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modeling of universal life and deferred annuities, many of these comments are also target premium), and separate the policies based on targeted funds. For life insurance products, the insured's health may have deteriorated after the ...

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[\[PDF\] 1 2002 Individual Life and Annuity Expense Study Summary ... - SOA](#)

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annuity expense data were received from 41 U.S. life insurance companies. ... For certain universal life insurance and variable universal life insurance products, included in A-3 that exceeded the target premium (in the first policy year).

[\[PDF\] 2003 Individual Life and Annuity Expense Study - Summary ... - SOA](#)

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new unit cost calculations in this study – Per Claim for life insurance products and ... For certain universal life insurance and variable universal life insurance exceeded the target premium (in the first policy year) and for which a lower ...

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[\[PDF\] Life Product Development Update - SOA](#)

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Jan 1, 1990 - very favorably, but up-front the UL could show a low target premium. ... ing business is also facing some of the same issues that universal life did in terms of life insurance products and their federal income tax treatment.

[\[PDF\] Market Conduct Issues for Product Development Actuaries - SOA](#)

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that 35-40% of the population feel that life insurance companies and their agents policies, such as Universal Life policies, which can no longer mature despite paying The second thing was, she hadn't paid the target premium in five.

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[\[PDF\] Life/LTC Blends: The Best of Both Worlds - SOA](#)

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called acceleration rider which starts paying off a life insurance policy's death Most universal life (UL) and variable universal life (VULs) take corridor ... premium product and you contrast it to a scheduled premium or a target premium.

[2005 Individual Life and Annuity Expense Study - SOA.org](#)

<https://www.soa.org/Files/Pd/rsrch-05-ind-life-annuity-study.pdf>

For certain universal life insurance and variable universal life insurance products, exceeded the target premium (in the first policy year) and for which a lower ...

[\[PDF\] statutory Annual statement of the Mismatch Life Insurance ... - SOA](#)

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~inted by the Board of Directors of Mismatch Life Insurance CQlpny to write this Jlcuarial ~inion. allocated to s~rt Universal Life reserves as of Decertler 31, 1990. A listing of these 150% of target premium years 1-5, decreasing 15% of.

[\[PDF\] 2004 Individual Life and Annuity Expense Study - SOA](#)

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For certain universal life insurance and variable universal life insurance products, exceeded the target premium (in the first policy year) and for which a lower ...

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Jan 15, 1997 - I'm also the current vice-chairperson of the Life Insurance Company He also was one of the first to develop the target premium concept of agent compensation for flexible premium universal life insurance contracts. He has ...

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of fund accumulation products such as universal life and deferred annuities. I, Ernie D. Spread~am Vice President and Actuary for Mismatch Life Insurance during the first 14 policy years and equal 150 percent of the target premium (for.

[\[PDF\] The Modeling Platform April 2016 - SOA](#)

<https://www.soa.org/Library/Newsletters/The-Modeling-Platform/.../mp-2016-iss3.pdf> ▼

by B Crompton - 2016 - [Related articles](#)

Apr 3, 2016 - ... insurance indus- try is rooted in the fact that models of life insurance companies We will also discuss the assumption variation of universal life with secondary ... premium was compared to to-date target premium to deter-.

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[\[PDF\] Investment Strategies To Maximize Yield - SOA](#)

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of their products including universal life, fixed annuities, equity-indexed annuity and their special ... investment management services to life insurance companies. target premium carries the policy to maturity at a 7 percent rate, if you're only.

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life insurance operations for Grupo Nacional Provincial in Mexico City, which until In 1988 we started selling universal life (UL) products with inflationary increases. In ... where the target premium is nearer to a whole life policy premium.

[\[PDF\] Transition to a High Interest Rate Environment: Preparing for ... - SOA](#)

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Universal Life Insurance 85. Variable Life that the policyholder pays a target premium designed to keep the policy in force for many years under current ...

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[\[PDF\] What's New with Equity-Oriented Life Products? - SOA](#)

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May 24, 2005 - variable life and equity-indexed universal life marketplace. ... practice are financial modeling of life insurance and annuity Target Premium.

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[Financial Management of a Diverse Portfolio of Liabilities - SOA](#)

<https://www.soa.org/Library/Proceedings/Record-Of-The.../RSA91V17N19.aspx>

Company and Merrill Lynch Life Insurance Company in Washington. of the techniques that can be used in managing a universal life portfolio. MR. Similarly, we can measure billed premium in relation to target premium and premium.

[\[PDF\] The Valuation Actuary and Insolvencies - SOA](#)

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companies, because of the timing, had interest-sensitive life insurance in force. companies that developed universal life products until recently (and it may still ... approach based on paying the target premium each year with a level interest-.

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National Life Insurance Company versus group, but when you get to universal life insurance, I'm not sure rate is 5096 of target premium. I understand.

[PDF] Organizing The Product Development Function - SOA

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life insurance, universal life and variable universal life products plus some single pay To some people, goodness is the target premium level on a universal ...

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<https://www.soa.org/library/proceedings/valuation-actuary.../2000.../va00-26if.pdf>

If you think about a life insurance company's statement, unless you're you get to a certain age on universal life, the target premium usually flattens because of ...

[PDF] Update on the Research of Activities with Regard to C-1 ... - SOA

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that, for instance, dealt with universal life crediting problems and SPDA problems by just 115% of first year target premium; 15% of 2nd year target premium minimum capital and surplus requirements for life insurance companies to be.

[PDF] Profitability of Different Distribution Channels - SOA

<https://www.soa.org/library/proceedings/record-of-the...of.../rsa95v21n4a29.pdf> ▼

will cover the key drivers of profitability for the life insurance industry. Is it ... example, high-target premium universal life (UL) relative to low-target premium.

[PDF] 2001 CSO Table - SOA

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Jan 4, 2002 - Paul is a senior actuary at Northwestern Mutual Life Insurance Company. Paul and I ... I'll also discuss whole life, term, and universal life, and then I'll make some comments target premium with secondary guarantees.

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[PDF] SOA November 2000 Course 5 Examination Solutions

https://www.soa.org/files/edu/course5solutions_1100.pdf ▼

Nov 5, 2000 - Basic Group Term Life Insurance is eligible for AD&D also. universal life ... test effect of higher/lower premiums versus target premium.

[PDF] Mortality and Lapse Rates - SOA

<https://www.soa.org/library/proceedings/record-of-the...of.../rsa98v24n331pd.pdf> ▼

tendency to lapse their life insurance policies than the poorer risks. Mr. Rhodes: I would question the lapse index and how much of that was universal ... target premium or failure of the sum of premium payments to exceed the sum of.

[PDF] Product Matters! June 2007, Issue No. 68 - SOA

<https://www.soa.org/library/newsletters/product-development-news/.../PDN0706.pdf> ▼

Jun 25, 2007 - Secondary Guarantee Universal Life: Reserve Valuation of Life Insurance Policies Model ... excess of target premium to ensure single-

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[PDF] 2003 Valuation Actuary Symposium Session 7PD: Applied ... - SOA

<https://www.soa.org/library/proceedings/valuation-actuary.../2003/.../va03-7pd.pdf> ▼

Sep 11, 2003 - variable annuities and variable universal life (VUL), but for you reinsurers out there, we have a ... Your target premium may also be affected. liquidate their assets to pay the premiums for a life insurance policy in cash take.

[PDF] Technology and the Small-Company Actuary - SOA

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were one of the first companies to offer universal life (UL) back in 1980, one of the first companies to ... competitive life insurance processing system environment. people who sell UL there is only one target premium logic, and it is shared by.

Implications of the AcSEC Statement of Position for ... - SOA

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Jun 14, 2004 - also has applicability to the life insurance business. Dave Rogers will handle the life It's life insurance. A universal life (UL) policy almost by.

[PDF] Generally Accepted Accounting Principles-Current Issues - SOA

<https://www.soa.org/library/proceedings/record-of-the...of.../rsa00v26n225pd.pdf> ▼

early career he played major roles in the development of Pacific Life's first universal life (UL) ... currently serves on the AAA Committee on Life Insurance Financial Reporting. kind of a target premium or you could double count commissions.

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