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The principal editor of Group Insurance, Bill Bluhm, is a Principal and Consulting Actuary with Milliman, in Minnesota. Bill joined that firm in 1983.

Bill has worked with healthcare providers, insurers, governments, and others, on matters relating to group and individual health insurance. He is particularly well-known for his work in antiselection, regulatory matters, and risk-based capital.

Bill's prior publications include a number of papers, most notably the two award-winning papers "Cumulative Antiselection Theory" (winner of the Society of Actuaries triennial prize in 1980-82, and one of seven papers honored as 'seminal works' in the Society's 50th anniversary monograph), and "The Minnesota Antiselection Model" (winner of the Actuarial Education and Research Fund Practitioners Award in 1991). Aside from his role as Principal Editor of the five prior editions of this text, he is author of another ACTEX textbook, *Individual Health Insurance*, published in 2007. Bill has served on many professional committees and Boards of Directors. He served as President of the Conference of Consulting Actuaries, as well as the American Academy of Actuaries.

Bill lives in Minnesota with his wife, Christine, and their children, Samantha and Joseph. His interests include wine (he's starting his own winery in 2013), cooking, fishing, guitar, and his charitable volunteer work.

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This Text in Their Respective Specialties**

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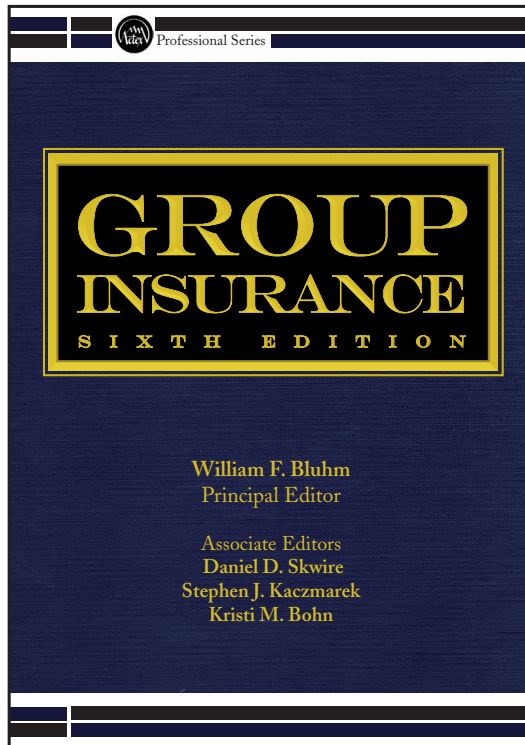
**GROUP
INSURANCE**

**NEW
SIXTH
EDITION**

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NEW SIXTH EDITION



Group Insurance is a comprehensive treatment of all aspects of group insurance in the United States and Canada, both life and health, with emphasis on the actuarial aspects of this important field of insurance.

Since its original publication in 1992, *Group Insurance* has become the resource of choice for experts as well as beginners. The Society of Actuaries has adopted portions of the text on various parts of its education program, making it required reading for those who wish to practice in the group insurance arena.

The Sixth Edition has been updated for the industry and regulatory changes which have occurred since 2007. Of particular note is the impact that healthcare reform in the United States will have on all facets of this topic.

SIXTH EDITION TABLE OF CONTENTS

SECTION ONE INTRODUCTION

- Chapter 1 The Group Insurance Marketplace
- Chapter 2 Overview of Sales and Marketing
- Chapter 3 Health Care Policy and Group Insurance
- Chapter 4 Group Life Insurance Benefits
- Chapter 5 Group Disability Income Benefits
- Chapter 6 Medical Benefits in the United States
- Chapter 7 Health Benefits in Canada
- Chapter 8 Dental Benefits in the United States
- Chapter 9 Prescription Drug Benefits in the United States
- Chapter 10 Group Long-Term Care Insurance
- Chapter 11 Miscellaneous Benefits
- Chapter 12 Government Old-Age, Survivors, and Disability Plans in the United States
- Chapter 13 Government Health Care Plans in the United States

SECTION TWO OVERVIEW OF THE LEGAL AND REGULATORY ENVIRONMENT

- Chapter 14 Principles of Health Insurance Regulation
- Chapter 15 Regulation in the United States
- Chapter 16 Regulation in Canada
- Chapter 17 Health Benefit Exchanges and Connectors

SECTION THREE EMPLOYEE BENEFITS

- Chapter 18 Overview of Employer-Sponsored Health and Welfare Benefits
- Chapter 19 Retiree Group Benefits
- Chapter 20 Federal Regulation of Taxation of Employer-Sponsored Group Insurance Benefits

SECTION FOUR ACTUARIAL PRACTICE IN A REGULATED ENVIRONMENT

- Chapter 21 Group Insurance Financial Reporting: United States and Canada
- Chapter 22 Risk-Based Capital Formulas
- Chapter 23 Actuarial Certification of Reserves
- Chapter 24 Small Group Rate Filings and Rate Certifications
- Chapter 25 Filings and Certifications for Medicare-Related Group Coverages

SECTION FIVE UNDERWRITING AND MANAGING THE RISK

- Chapter 26 Underwriting Large Groups
- Chapter 27 Underwriting Small Groups
- Chapter 28 Managing Selection in a Multiple-Choice Environment
- Chapter 29 Claim Administration and Management

SECTION SIX FUNDING AND RATING

- Chapter 30 Health Risk Adjustment
- Chapter 31 Pricing of Group Insurance
- Chapter 32 Estimating Claim Costs for Life Benefits
- Chapter 33 Estimating Medical Claim Costs
- Chapter 34 Estimating Claim Costs for Disability Benefits
- Chapter 35 Estimating Dental Claim Costs
- Chapter 36 Pricing Group Long-Term Care Insurance
- Chapter 37 Experience Rating and Funding Methods

SECTION SEVEN ACTUARIAL MODELS

- Chapter 38 Medical Claim Cost Trend Analysis
- Chapter 39 Forecasting
- Chapter 40 Applied Statistics
- Chapter 41 Data Sources and Structures
- Chapter 42 Short-Term Reserves
- Chapter 43 Claim Reserves for Long-Term Benefits
- Chapter 44 Underwriting Gain and Loss Cycles

SECTION EIGHT MANAGEMENT REPORTING

- Chapter 45 Analysis of Financial and Operational Performance
- Chapter 46 Product Development
- Chapter 47 Enterprise Risk Management for Group Health Insurers
- Chapter 48 Management of Provider Networks
- Chapter 49 Medical Care Management
- Chapter 50 Information Management

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Course of Reading for
SOA Fellowship study in the
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