

Health Sample Meeting Agenda

Overview

- Management Structure
- Mergers & Acquisition/Disposition Strategy
- Parental / Shareholder Expectations
- Assessment Of Business Environment
- Regulatory Issues (Relevant To Your Core Marketplace Areas)
- Overall Strategy And Expansion Plans

Business Discussion By Main Product Line

(Individual & Group Insurance)

- Competitive Market Position
- Sales Performance By Product Line (Premiums, Enrollment Or Policies)
- Non-Underwritten Business
- Health Networks And Provider Arrangements
- Utilization Management
- Primary Operational Areas
- New Products
- Distribution Channels

Investments

- Balance Sheet Composition
- Investment Strategy
- Management/Performance Of Portfolio
- Asset/Liability Management
- Discussion Of Liquidity

Financial Performance

- Profitability By Product Line Or Business Unit (Mortality, Morbidity, Expenses & Assumptions)
- Projected Two-to-Three Year Business Plan
- Budgets, Investment In Technology
- Embedded Value Analysis (European Companies)
- External/Internal Actuarial Reviews

Capitalization

- Capitalization (Targeted Levels, Statutory Coverage, Access To Capital, ROE Targets)
- Dividend Policy
- Holding Company & Corporate Overview (Leverage, Coverage, Cash At Holding Co., Consolidating Statements)
- Reinsurance Agreements

Enterprise Risk Management*

- ERM Framework
- Risk Correlation
- Modeling Capabilities-Economic Capital/DFA/RAROC
- Risk Tolerance
- Risk Management Objectives (i.e. Front-End (i.e. Product Design), Back End (i.e. Hedging, Reinsurance, etc.))

* Best's expectation of a company's ERM capabilities will vary depending upon an insurer's scope of operations, size and risk complexity. In some cases, a separate ERM meeting may be required.



Contact a Rating Analyst

If you would like to speak with one of our Rating Analysts regarding this meeting agenda, or about a current Best Rating, please contact the appropriate regional or industry contact listed below.

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