

## Invitation to a Course on Health Insurance Mathematics

Summer Semester 2006  
Salzburg University

- Lecturer:** Dipl.-Ing. Karl Metzger  
Chief actuary of health insurance, UNIQA, Vienna  
Visiting professor at Salzburg University
- Dates:** On the following weekends Friday from 3 p.m. to 6 p.m. and Saturday from 9 a.m. to 12 noon:  
10<sup>th</sup> and 11<sup>th</sup> March 2006  
24<sup>th</sup> and 25<sup>th</sup> March 2006  
21<sup>st</sup> and 22<sup>nd</sup> April 2006  
12<sup>th</sup> and 13<sup>th</sup> May 2006  
9<sup>th</sup> and 10<sup>th</sup> June 2006  
23<sup>rd</sup> and 24<sup>th</sup> June 2006
- Contents:** The course covers all aspects of health insurance mathematics required to become a fully qualified actuary according to the core syllabus of the International Actuarial Association and the core syllabus of Groupe Consultatif, according to the regulations of the Actuarial Association of Austria (AVÖ), as well as according to the regulations of the German Actuarial Association (DAV). The German regulations have just been revised; the course is in full accordance with the new German requirements. The course is suited to all those who want to acquire knowledge of health insurance mathematics. Previous knowledge of life insurance mathematics is advantageous, but not conditional. Details of the course structure can be found below.
- Course fees:** 948 euros. The course fees cover the 6 overnight accommodations from Friday to Saturday in a 4 star hotel including breakfast.  
The fees for participants who do not need accommodation are 444 euros.
- Information:** For further information, please contact Sarah Lederer by fax (+43 662 8044 155) or e-mail ([sarah.lederer@sbg.ac.at](mailto:sarah.lederer@sbg.ac.at)) with your telephone number. Your questions will be answered as soon as possible.

Registration: Please send the attached registration form by post or fax it to +43 662 8044 155, and arrange for the amount to be transferred (at no cost to the recipient) to the following account before 15<sup>th</sup> February 2006:

Salzburg Institute of Actuarial Studies (SIAS)  
IBAN: AT 792 040 400 000 012 021 BIC: SBGSAT2S

Location: Lecture Hall 414 in the Faculty of Science  
A-5020 Salzburg, Hellbrunner Straße 34

## Course Structure

- Historical overview
- Differences between social/compulsory and private health insurance
- Risks in health insurance
- Types of health insurance tariffs
- Risk premium
- Bases of calculation in “health insurance according to the type of life insurance”
- Calculation of constant net premiums
- Expense loadings and gross premiums
- Actuarial reserves in private health insurance
- Zillmerization
- Changes to the bases of calculation and adjustments of premiums
- Change of tariffs
- Claim reserves and other reserves in private health insurance
- Balance sheets for commercial financial statements and International Financial Reporting Standards for insurance (IFRS 4)
- Solvency; outlook to Solvency II
- Private health insurance in Europe whereby the situation in the following countries is considered:
  - Austria
  - Germany (regulation for calculation, regulation for surplus disposition, substitute health insurance, etc.)
  - Italy
  - Spain
  - Switzerland
  - further countries according to the origins of the course participants