

# Passports of health actuaries over the world, working in and with COVID-19



**Name** Bogusława Wolniewicz-Niemiec  
**Function** Senior Actuarial Consultant  
**Location** EY in Poland

**Are the COVID-19 measures still maintained in your country? In what way?**

Current restrictions are gradually lifted – up until 16 April children (including those attending crèches) had remote learning with exceptions made for daycare for children of essential workers. Right now only older children (from grade 4) have hybrid or remote learning and they are set to come back to schools as of 31 May. Mask wearing inside is mandated (no visors without air filtering allowed). Outside no mask wearing is mandated if social distancing is possible. Quarantine after coming back into the country of 10 days is not imposed on fully vaccinated individuals. With respect to meetings and public centers of culture and entertainment, the restrictions are gradually loosened up as from 15 and 21 May, however 50% occupancy will be maintained. Similarly restrictions for gyms and swimming pools will be reduced by the end of the month.

**How has COVID-19 influenced your work in terms of content?**

I have not seen much change in terms of content, however some of the time when children were at home learning remotely while performing my work was overwhelming. However, COVID-19 gave me an opportunity to switch jobs. I am not sure whether it would have been possible without the boost of remote work and an urgent need of IFRS17-related staff caused by earlier slight slowing down in some cases.

**Are you working fully in the office again / do you ever expect to work full-time in the office again?**

Many people are currently working from home, however it is possible to work from office at 30% capacity. In my previous job 50-50 switch every second week to work from office/home was set up. Staff was divided into two groups and this division was restricted. At my current work a survey has been launched recently in order to establish the best solution for each office for “after the pandemic”.

**What are the expectations when your country is fully open again?**

It is hard to say when the country will be fully opened as well as how “full opening” will be defined. For example there are vaccinated people that do not seem to have gained any immunity – for them life does not seem to have any chance to come back to “fully normal”. It seems possible that some form of COVID epidemiology monitoring, contact tracing will still be necessary. There is no certainty that there will be enough vaccinated or immune individuals to prevent all local outbreaks. Some activity may rely on the use of the newly developed vaccination/immunity passports (an effort coordinated on an EU level).



**Name** Christelle Desouhant IA  
**Function** Principal Head of Protection & Health  
**Location** Milliman, Paris

**Are the COVID-19 measures still maintained in France? In what way?**

After a lockdown in April, measures have been loosened up a little since the beginning of May, but telework is still the rule, as well as curfew, till the end of June.

**How has COVID-19 influenced your work in terms of content?**

The last year / months have been marked by a large number of prospective simulation exercises (budget, medium term plans, ORSA) in this uncertain period when insurers experienced low interest rates, potentially large impacts in terms of claims for disability covers (coverage of fragile persons, maintaining of coverage for employees in partial activities...), potential delays in premiums payment, uncertainty regarding the impact of Protection & Health covers portability (French mechanism enabling the maintenance of the covers for former employees for a limited period, in case of economic lay-off for example).

**Are you working fully in the office again / do you ever expect to work full-time in the office again?**

We expect to be able to come back to the office a few days per week from June onwards. In the future, once the coronacrisis is over, it is very likely that telework (one or 2 days a week) will remain an open option for those who are interested.

**What are the expectations when your country is fully open again?**

The “reopening” of France is expected to take place in several steps till the end of June, when curfew measures are expected to end. According to the Banque de France, an economic recovery is expected in the 2nd semester, and a 5.5% growth could be seen in 2021.



**Name** Bart den Hartog  
**Function** Chief Insurance Officer  
**Location** Companjon (InsurTech) in Dublin, Ireland

**Are the COVID-19 measures still maintained in your country?**

Op dit moment worden in Dublin de Covidmaatregelen langzaam versoepeld. Je kunt je huis verlaten maar beperkingen zijn nog steeds van toepassing. Overigens heeft door COVID-19 mijn verhuizing van Zurich naar Dublin nog steeds niet plaatsgevonden en zijn de Covidmaatregelen in Zwitserland dus ook relevant voor mij. Ook daar worden overigens meer en meer beperkingen losgelaten.

**How has COVID-19 influenced your work in terms of content?**

COVID-19 heeft de inhoud van ons werk niet beïnvloed, daar Companjon in de covidcrisis is opgericht. Wij hebben zowel inhoudelijk als procesmatig geen pre-covid ervaring.

**Are you working fully in the office again / do you ever expect to work full-time in the office again?**

Op dit moment werk ik volledig vanuit huis. Ik ben gestart bij Companjon gedurende de eerste coronagolf en ben dus nog nooit op ons kantoor in Dublin geweest en heb de meeste collega's alleen via video gezien. Een terugkeer naar kantoor zal zeker plaatsvinden maar wel in een andere verhouding dan pre-covid. Ik verwacht meer in een 50-50 verhouding.

**What are the expectations when your country is fully open again?**

Rond of na de zomer zal het leven weer meer normaal worden, alhoewel ook al eerder werd gedacht dat dat zou gaan gebeuren.



**Name** Ed Pudlowski  
**Function** Consulting actuary  
**Location** Morning Star Actuarial Consulting, Dallas

**Are the COVID-19 measures still maintained in your country?**

Federal mandates regarding safety measures to stop the spread of the Coronavirus have not been issued in the United States, however, guidelines have been issued by the Centers for Disease Control and Prevention (CDC). Individual states have varying degrees of mandates for their citizens which range from no requirements to mandatory mask mandates in public places and closure of non-essential businesses. As the number of cases subsides in the US, state restrictions are loosening.

**How has COVID-19 influenced your work in terms of content?**

Yes. My firm has developed actuarial models and has been engaged to predict the effects of the pandemic on health care, including the direct cost to treat patients with COVID-19 as well as the change in demand for other health care services due to social distancing measures. I also participated on the Working Group of the Society of Actuaries to develop a cost projection model assessing the effects of the pandemic on health care costs.

**Are you working fully in the office again / do you ever expect to work full-time in the office again?**

Employees are allowed to work remotely or in the office, at their discretion. I expect many employers will offer greater flexibility following the pandemic than before due to the positive experience of remote work policies.

**What are the expectations when your country is fully open again?**

Many large employers have suggested that employees could be allowed back in their offices as soon as this summer while other are suggesting this fall. Getting employees back in the office is just one sign that the country is close to being “fully open”. If the current trend of declining cases experienced in April, 2021 continues the US could see minimal case counts by mid-June of 2021.



**Name** Mario Merhai  
**Function** CEO  
**Location** assuria verzekeringen, Surinam

**Are the COVID-19 measures still maintained in your country?**

We are going through a 3rd wave, very severe, ic capacity is challenged, vaccination is under way but still too slow, country struggles to find funds to finance speedy availability of vaccines, there is a daily curfew from 8 pm till 5 am and there are weekend full lock downs.

**How has COVID-19 influenced your work in terms of content?**

We had to rapidly switch to work from home and further digitalization of services including home delivery of policies etc, I personally work in large still from the office, travel bans make it more difficult to manage foreign operations of course and we from a risk management and business continuity perspective had to relook the whole business model.

**Are you working fully in the office again / do you ever expect to work full-time in the office again?**

I believe partial working from home, or at least not within the office, but rather mobile, is here to stay.

**What are the expectations when your country is fully open again?**

Health care will normalize, current focus is heavily towards COVID-19, economy will normalize but the adopted business models will not cease to exist but rather become part of the new normal, traveling of course will see a peek, all in all I expect a changed society finding their way in a new normal.