Broad Questions to Ponder

1. As actuaries get closer and closer to being able to rate a risk as an individual, is the concept of risk pooling lost? Does it matter?
    1. How do we reconcile this with the large variance of rates for an individual from a comparative rating tool? If customers begin to see the variance in their rate for their individual risk, does this change the way insurance is priced in the USA?
2. Where do we see regulation and/or interveners affecting rate classification the most? How can we as actuaries prepare and educate/collaborate accordingly in this realm?
3. If research indicated that a particular analytical method more accurately predicted risk (but was difficult to interpret), should actuaries use it to develop rating plans? Why or why not?