



International Actuarial Association  
Association Actuarielle Internationale

**Mortality Working Group  
Wednesday 30<sup>th</sup> May and Thursday, May 31, 2018  
Estrel Berlin Hotel, Berlin, Germany  
Minutes**

*The attendance list for the Thursday 31<sup>st</sup> May Committee meeting can be found at the end of these minutes.*

*Links to presentations or content are underlined and in blue text. Click on the links to access these documents.*

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**Mortality Working Group – Mortality Initiatives Session  
Part 1 – Wednesday, May 30<sup>th</sup>, 2018 – 11.15 to 12:30**

**1. Introduction**

Gábor Hanák welcomed everyone to the session where the work from the MWG was being presented.

**2. Overview of the MWG**

Brian Ridsdale provided an [overview of the MWG](#) and welcomed new country representatives to join.

**3. ICA Presentations and MWG Projects**

Many of the MWG members were presenting at ICA on topics that they have been researching for MWG or PIWG (\*) and they provided a high level overview of the presentation they would providing at ICA. The following [topics were presented](#):

- a) [Climate Change and Mortality](#) \* (Sam Gutterman)
- b) [MWG Project - E-cigarettes](#) (Sam Gutterman)
- c) [MWG Project – Older Age Mortality](#) (Sam Gutterman)
- d) [Underwriting Around the World](#) (Al Klein)
- e) [Long Term Drivers of Future Mortality](#) (Al Klein)
- f) [Actuarial Perspectives on Inequality](#) \* (Assia Billig)
- g) [An International Look at Recent Trends in Longevity](#) (Brian Ridsdale)

**4. Research in Mortality (UK and US)**

Brian Ridsdale presented an update on the [UK research](#)  
Dale Hall presented an update on [US research](#) from SOA.

**5. Future Research Topics**

Al Klein led a discussion with questions to the presenters of the ICA and MWG projects and research and potential future research projects. There was interest in whether the e-cigarette research by Sam Gutterman had considered shisha/ hookah or snuff and this was noted as an idea to expand the project.

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**Mortality Working Group – Mortality Initiatives Session**  
**Part 2 – Thursday, May 31<sup>st</sup>, 2018 – 14.00 to 18:30**

**1. Welcome, apologies, minutes, new members, retiring members**

Brian Ridsdale welcomed all members and observers to the meeting with a particular welcome to new members.

The new members are Carolina Castro (Argentina) and José Correia de Araujo (Portugal).

Brian invited representatives of countries currently not members of the working group to join as full members so that representation could be broadened within the group.

Brief introductions were made by everyone around the room.

Brian made a [short presentation](#) and provided an overview of the working group and its responsibilities.

IAA has launched a new website and information about MWG can be found on [www.actuaries.org/mortality](http://www.actuaries.org/mortality).

The minutes from the previous meeting were approved as presented.

**2. Discussion on Workplan and Budget, structure, member data base and member contributions**

Brian reviewed the [workplan and budget](#) and briefly discussed the working group's objectives.

Lars Pralle is representing MWG in the discussions with the Geneva Supranational organisations.

We supported the Human Mortality Database in its search for funding and three (at least) of the IAA member associations are now supporting: SOA, IFOA and CIA. New areas of research are being developed and the HMD held its first European user conference in Paris in 4<sup>th</sup> quarter 2017.

**3. Canadian Research and Update from PIWG**

Assia Billig gave [a presentation](#) on Recent Trends in Mortality Improvement Rates in Canada. They have noticed a slowdown in mortality improvements in recent years. Is this a blip or a new trend? Members and observers are welcome to contact Assia if they also have observed this and have ideas in this issue.

Assia suggested that a summary page showing a quick visual of mortality improvements over time for various countries would be useful addition to the IAA website.

Assia has also provided an update on PIWG activities. The most relevant project for the MWG is the paper on Actuarial Perspectives on Inequality which touches extensively the topic of inequality in mortality outcomes

**4. Life Preparancy**

Dale Hall gave a presentation on [Life Preparancy](#) proposing that instead of considering life expectancy at age 65, we also consider a life preparancy age which might be commonly defined as the age to which 10% of a population that has already reached age 65 is expected to live in the future

During the discussion, a useful website tool was mentioned:  
<http://www.longevityillustrator.org/>

#### **5. E-cigarettes**

Sam Gutterman gave a presentation on [“e-cigarettes -Hazard or Help?”](#). There was a discussion about the risks with using hookah, and Dilara Asadova and Morteza Aalabaf-Sabaghi volunteered to assist and scope an expansion to the project to investigate this.

#### **6. Older Age Mortality Project**

Sam indicated there is virtual presentation on this topic if anyone was interested. Sam Gutterman asked the group if there is any interest in joining the group to study the issue of older age mortality. Kai Kaufhold volunteered to get involved.

#### **7. “Death is certain but survival isn’t”**

Al Klein introduced Kai Kaufhold who gave a presentation on [“Death is certain but survival isn’t”](#). It covered the uncertainty when estimating death rates.

Kai also noted that there is a call for papers to the Living to 100 Symposium in January 2020 in Orlando, Florida. He requested IAA partnership on this and Brian will propose this to the Scientific Committee.

#### **8. International issues and Supranationals**

In place of the buffer, Brian introduced the question of whether the MWG can better support efforts to help countries where there are inadequate actuarial databanks/tables. This was no “land grab” – we want to use our resources (international connections, member efforts) to ensure that things happen.

A variety of initiatives were raised:

- Lars, who is the MWG representative on the IAA group that interfaces with the Supranationals had a request for support for an ILO initiative to set up and develop actuarial databanks and standard tables, to build actuarial capacity and ensure the sustainability in countries that need the support.
- Ibrahim is working on developing actuarial databanks and tables in a number of East African countries
- Lisa Wade from Barbados spoke about the fact that they do not have any mortality tables for the Caribbean. They are talking to the social security systems in these nations and asking them for data on mortality.
- Cathy Love Soper has offered some voluntary support.
- Neil Tagoe from Ghana spoke about their need to review their mortality tables.

Lars offered to coordinate work on this. He would be meeting representatives of the Supranationals on 3 June

#### **9. Coffee Break**

#### **10. Country Reports**

##### **a. Russia**

Dmitri Vladimirovich Pomazkin [presented](#) the Russian [country report](#).

##### **b. Iran**

Morteza Aalabaf-Sabaghi [presented](#) the Iranian [country report](#).

### **c. Mortality Investigation in East Africa**

[Ibrahim Muhanna presented](#) his work regarding mortality in East Africa to develop an East African mortality table. This is a one year project and asked if anyone interested in assisting review. Mika Mäkinen volunteered to help Ibrahim.

### **d. Norway**

Hans Michael Øvergaard presented the [Norwegian country report](#).

### **e. Australia**

Michael Sherris [presented](#) the Australian [country report](#) and [Life Tables](#).

### **f. Future Country Reports**

Leza Wells [presented a list](#) of the recent updated country reports. Some countries have not provided a report yet and some countries need to update theirs. Leza will follow up by email to members with outdated or no country reports.

The countries and members who volunteered make presentations in the coming MWG meetings are:

- Spain, Eduardo Trigo Martinez
- Hungary, Gyula Horváth
- South Africa, Leza Wells
- Netherlands, Hans de Mik
- Azerbaijan, Dilara Asadova

### **11. Longevity Risk Management and the Development of a Value-Based Longevity Index**

Michael Sherris presented on his research paper: [Longevity Risk Management and the Development of a Value-Based Longevity Index](#).

### **12. Editorial Committee**

Ermanno Pitacco [presented](#) the work that has been done by the Editorial Committee and reminded members to send information for the Information Base

There have been some new additions to the Information Base and two pages have been assigned new owners. The "Other Information" page still needs to be assigned and Ermanno Pitacco is discussing with Onofre Alves Simões and Morteza Aalabaf-Sabaghi who have both previously volunteered to help.

### **13. Scientific Committee**

Martin Stevenson spoke about the Scientific Committee to which all working groups report and informed that the committee was pleased with those contributions made from the Mortality Working Group.

The other working groups reporting to the Scientific Committee are Banking, Big Data, Microinsurance, Population Issues and Resources & Environment. The main role of the Scientific Committee is to review reports from the working groups.

Martin also spoke about the Branding and Communications' Committee, whereby in addition to the Scientific Committee, they will be reviewing all papers produced by the working groups. The extent of a review will be determined in the next 6-9 months.

### **14. [MWG Projects](#)**

Al Klein gave an overview of the ongoing projects.

AI also presented a list of potential projects that have been suggested:

1. Help small associations develop mortality tables (Morteza)
2. Epidemics/Antibiotic resistance (Sam)
3. Morbidity (Ibrahim)
4. Cause of death trends (Dov)
5. How can one determine whether a change in mortality is temporary or long term? (Dimitri)
6. Variations between countries (e.g., temperatures, influenza, statistical correlations) (Adam)
7. Better mortality models for actuarial applications, better use of individual data (Michael)
8. Can mortality impact intergenerational social security funding? (Dimitri)
9. How do lifestyle behaviors impact life expectancy? (Dimitri)
10. Healthy vs. disabled life mortality (Mortality Initiatives)
11. Implications of genetics and epigenetics on mortality (AI)
12. Smoker vs Non-smoker Insured Mortality (Gyula)

The group voted and decided to start with the projects "Cause of Death" and "Better mortality models". The following members volunteered to assist with these two projects:

Cause of Death – To be led by Dov Raphael

AI Klein  
Dilara Asadova  
Ayse Arik  
Ksenia Novikova  
Dale Hall  
Lars Pralle  
Mika Mäkinen  
Jorge Campa (Observer)

Better Mortality Models – To be led by Michael Sherris

Ayse Arik  
Dilara Asadova  
Michael Sherris  
Dmitri Vladimirovich Pomazkin  
Ermanno Pitacco  
Eduardo Martinez

Following the meeting, Eduardo Martinez spoke with Michael Sherris and expressed his interest to AI Klein in participating on the *Better Mortality Models* project. His name has been added to the list to note his interest in participating.

AI asked that the two groups discuss the project and complete a brief for their research in time for the next MWG or before. Initial discussion of group should be on Objective, Target audience and Value to actuarial profession. The presentation to the MWG should include detailed objective(s); Expected outcome; Timeline; Preliminary thoughts on where to publish and brief summary of any work begun. The projects outlines should be presented to the Scientific Committee for its approval.

## 15. End of MWG

Brian thanked all the participants for their contributions.

The next meeting will be in Mexico City starting with a seminar 27 November and the meeting 28 November 2018.

## **List of Action Items**

- Agenda Item 5: Sam Gutterman, Dilara Asadova and Morteza Aalabaf-Sabaghi to discuss and scope expansion to the e-cig project to investigate hookah and other alternative smoking.
- Agenda Item 7: Brian Ridsdale to propose IAA support for the Living to 100 Symposium to the Scientific Committee.
- Agenda Item 8: Lars Pralle offered to coordinate work with Supranational organisations to better support countries where there are inadequate actuarial databanks/tables.
- Agenda Item 10: Leza will follow up by email with members for those country reports that are outdated or missing.
- Agenda Item 10: Country reports to be updated by 1 November 2018: Spain, Hungary, South Africa, Netherlands, Azerbaijan.
- Agenda Item 12: Ermanno Pitacco to assign "Other Information" page.
- Agenda Item 14: Dov Raphael and Michael Sherris to scope the two new projects with volunteers.

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## **Presentations and attachments all listed here:**

Mortality Initiatives Session:

Item 1 and 2: [Overview of MWG](#)

Item 3: [ICA and MWG Projects](#)

- a) [Climate Change and Mortality](#) \* (Sam Gutterman)
- b) [MWG Project - E-cigarettes](#) (Sam Gutterman)
- c) [MWG Project – Older Age Mortality](#) (Sam Gutterman)
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- g) [An International Look at Recent Trends in Longevity](#) (Brian Ridsdale)

Item 4a: [UK Research](#)

Item 4b: [US Research](#)

MWG Committee Meeting:

Item 1: [Introduction to MWG](#)

Item 2: [Workplan and Budget](#)

Item 3: [Canadian Research and Update from PIWG](#)

Item 4: [Life Preparancy](#)

Item 5: [E-cigarettes](#)

Item 7: [Kai Kaufhold presentation "Death is certain but survival isn't"](#)

Item 10a: Russia [Mortality report; country report](#)

Item 10b: Iran [Mortality report; country report](#)

Item 10c: [Mortality Investigation in East Africa](#)

Item 10d: [Norway country report](#)

- Item 10e: Australia [Mortality report](#), [country report](#) and [Life Tables](#)  
Item 10f: [Future Country Reports](#)  
Item 11: [Longevity Risk Management and the Development of a Value-Based Longevity Index](#)  
Item 12: [Editorial Committee](#)  
Item 14: [MWG Projects](#)

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### List of Attendees

Name	Country	Part 1	Part 2
<b>List of Attendees</b>			
Brian Ridsdale - Chairperson	United Kingdom	1	2
Al Klein - Co Vice Chair	United States	1	2
Ermanno Pitacco - Co Vice Chair	Italy	1	2
<b>Staff Liason:</b>			
Amali Seneviratne		1	
<b>Members:</b>			
Morteza Aalabaf-Sabaghi	Iran		2
Onofre Alves Simões	Portugal	1	2
Ayse Arik	Turkey	1	2
Dilara Asadova	Azerbaijan	1	2
Rikard Bergström	Sweden		2
Assia Billig	Canada	1	2
Hans de Mik	Netherlands	1	2
Sam Gutterman	United States	1	2
R. Dale Hall	United States	1	2
Gyula Horváth	Hungary	1	2
Mika Mäkinen	Finland		2
Jason Malone	Canada	1	2
Ibrahim E. Muhanna	Lebanon	1	2
Ksenia Novikova	Russia	1	2
Hans Michael Øvergaard	Norway		2
Dmitri Vladimirovich Pomazkin	Russia		2
Lars Pralle	Germany	1	2
Dov Raphael	Israel	1	2
Adam Reese	United States		2
Michael Sherris	Australia	1	2
Eduardo Trigo Martinez	Spain		2
Leza Wells	South Africa	1	2
<b>Guest speaker and Invited Guest:</b>			
Gábor Hanák	Hungary	1	
Kai Kaufhold	Germany		2
<b>Observers:</b>			
Gun Albertson	Norway	1	
Simon Brimblecombe	Switzerland		2

Rob Brown	Canada		2
Alicia Bolb	Canada	1	
Jorge Campa	Mexico	1	2
Chris Daykin	UK		2
John Dark	Canada	1	
Richard Deville	France		2
Sharon Giffen	Canada	1	
Ted Goldman	USA		2
Jill Hoffman	Singapore	1	
Bill Horbatt	Unite States		2
Daniel Israeli	Israel		2
Hongkyu Jeon	South Korea	1	
Jeff Johnson	United States	1	2
Sevtap Kestel	Turkey	1	
Ruslan Khasanov	Russia	1	
Harri Kuosmanen	Finland	1	2
Ikuo Kudoh	Japan	1	
Thomas Levy	Canada		2
Cathy Lyn	Jamaica		2
Jean-Claude Ménard	Canada		2
Tomio Murata	Japan	1	
Jari Niittuinperä	Finland		2
Gábor Pasztor	Hungary	1	
Dmitri Pomazkin	Russia	1	
Thierry Poincelin	France		2
Onofre Alves Simões	Portugal	1	2
Philip Simpson	United Kingdom	1	
Lindsey Smartt	Australia	1	
John Smith	New Zealand	1	
Martin Stevenson	Australia	1	2
Odd Svendsen	Norway		2
Neil Tagoe	Ghana	1	2
Stephen Yeboah	Ghana	1	
Lisa Wade	Barbados		2
Lan Wu	China	1	