



International Actuarial Association
Association Actuarielle Internationale

**Mortality Working Group Meetings
Thursday and Friday, 16 and 17 May 2019
The Mayflower Hotel, Washington DC, USA**

Minutes

The attendance list is at the end of these minutes

Relevant documentation are linked in blue and underlined. Click on these links to access these documents.

Mortality Working Group – Part 1 – Thursday 16th May, 2019 -- 14:00 – 18:00

1. Introduction and Welcome

All participants introduced themselves. Brian Ridsdale introduced the new member Jeffrey Johnson and introduced the guest speakers. Some members were not able to take part in the meeting due to visa issues.

Mr. Haq from Bangladesh informed about the responsibility he has to Bangladeshi government to investigate population mortality in Bangladesh and produce tables. Bill Horbatt volunteered some guidance.

Neil Tagoe informed the group about the sixth African Actuarial Congress that will take place in March 2020 in Ghana. They are planning a mortality session and they are happy if they can get help.

Brian [presented the work of MWG](#) and highlighted the countries represented in the group. The [workplan and budget](#) is available if anyone should have any questions.

The [minutes from Mexico MWG](#) meeting on 28th and 30th November 2018 were approved as presented.

2. [Projecting Mortality for the US Social Security Area](#)

Guest Speakers from the SSA, Michael Morris and Mark Bye, presented on projecting social security mortality data which represents US population data.

3. [Role of the Actuary at GAO](#)

Guest Speaker, Joe Silvestri, from the US Government Accountability Office (GAO) presented highlighting some of the mortality and longevity related projects and non-mortality related projects the actuaries in the GAO work and advise on.

4. [Research in Mortality – US](#)

Dale Hall presented an update on US mortality research highlighting that the 2017 population estimates from CDC showed a 3rd year in a row of deteriorating mortality. Heart Disease and Cancer are the only causes shown with an improving trend. Dale also indicated that the SOA mortality study on the privately-sponsored pension plan will be released the following week for comments.

5. [Research in Mortality – UK](#)

Brian Ridsdale referred to the UK update and provided [a presentation on the Research in the UK](#). Interestingly the 2018/2019 winter did not show excess winter deaths due to flu as in last 2 years in UK and therefore expect to see higher improvements than recent years. Studies showing mortality differences for socioeconomic classes confirm the gap is widening. Brian Ridsdale noted the article in The Actuary about Tim Noakes on cholesterol.

6. [Feedback on Supranational Organisations & Collaboration with International Labour Organisation \(ILO\)](#)

Lars Pralle gave some background to a life insurance project that has been initiated following the Geneva Forum. A collaboration between IAA, a local insurance partner (AXA) and ILO to sponsor an [internship of students in the Ivory Coast](#) to investigate microinsurance.

There is no agenda for the next Geneva Forum (typically Q3/Q4) yet but it is expected to be discussed and refined in the next month.

7. **Editorial Committee Update**

Ermanno Pitacco gave a verbal update of the project and encouraged more regular updates of country reports.

The page owners on the MWG Information Base on IAA website should provide updates to Ermanno twice a year ideally, but this has failed. Ermanno expects the page owners to make contributions and will contact them. More volunteers are welcome.

For Information Base content, it was agreed that an abstract is better than not listing anything where scientific articles are not publicly accessible if published in certain journals. It was suggested that a search for the topic might locate almost final versions of the articles before publication (often the case on the SSRN database).

8. **Break**

9. [Recent Developments in Longevity Trends](#)

Guest Speaker Steven Baxter from Club Vitae presented longevity trends various country DB pension plans also noting that the longevity gap by socioeconomic class was widening. It was observed that lifestyle appears to have a larger impact than affluence and occupation in the pension

10. **Country Reports**

10.1 Leza Wells presented [a draft report on South Africa](#). This will be peer reviewed and referenced and then made available on the website soon.

10.2 Leza Wells presented the [list of country updates](#). The following countries have not updated their country reports in a while and are encouraged to consider this for 2019.

Country	Year of last Report/Update
Belgium	2013
Brazil	2015
China	2012
Chinese Taipei	2013
Denmark	2012
France	2012

Germany	2015
Ireland	2012
Netherlands	2014
Slovenia	2012
Spain	2012
Switzerland	2012

11. Inequality project

Sam Gutterman did not have an opportunity to present an update on the inequality project due to time constraints but he did provide a run through of [the Smoking and Obesity topic that was presented at the seminar](#). Interesting to note that the USA is no longer the most obese country in the world.

12. Buffer

13. End of MWG (Part 1)

Mortality Working Group – Part 2 – Friday 17th May, 2019 -- 08:00 – 12:00

14. Outside accomplishments of MWG

Neil Tagoe mentioned the need for a liaison person for the sixth African Actuarial Congress that will take place March 2020 in Ghana. Leza Wells offered to be a contact person with MWG and offered assistance to suggest speakers from South Africa. It was suggested that Ibrahim Muhanna from Lebanon might be an appropriate contact given his work presented at previous MWG meetings on mortality investigations in African Countries. Jeff Johnson was also happy to keep in touch.

Mr. M Haq who is president of the Bangladesh Actuarial Society informed again about his task from the Bangladesh government and the challenges they are facing as a developing country. Can Ibrahim Muhanna, Sam Gutterman, Neil Tagoe or Hiroshi Yamazaki help him?

The attendees of the MWG meeting were asked to share their recent involvement or presentations on mortality related topics to gauge the reach and marketing of MWG:

- Al Klein: Webinar for Life Section "Shape of water, Genetics, E-cigarettes and Diabetes". Lars Pralle was the moderator and the speakers (in order of presentations) were Al Klein, Sam Gutterman and Ian Duncan. He will be presenting long-term drivers of mortality to medical doctors in India and will soon be conducting a survey on mortality improvement methodologies across UK, US and Canada.
- Rikard Bergström: Investigating mortality among the insured population in Sweden.
- Ayse Arik: Presented at recent MWG seminar.
- Sam Gutterman: Webinar; Paper on Multi-morbidity for living longer symposium; research in alcohol related mortality.
- Lars Pralle: Participated in Geneva forum and organised the recent webinar
- Adam Reese: Epidemic project group.
- Dale Hall: Introducing the topic of long-term drivers of mortality in the education sessions.
- Mika Mäkinen: Cause of death and epidemic project group; Finland mortality investigation.
- Jari Niittuiperä: Organised a mortality seminar with presentations on mortality and morbidity that are related to climate change. Jari will send us a hyperlink to a report.
- Hiroshi Yamazaki: Planning a mortality seminar for Tokyo meeting.
- Steven Baxter: Planning a webinar next week (details to be shared).

- Martin Stevenson: Working with pension issues and Defined contribution schemes - need for more longevity products.
- Neil Tagoe: Regulator requested mortality study Ghana- challenge to collect data.
- Ermanno Pitacco: Paper on heterogeneity submitted a few days ago for publication.
- Brian Ridsdale – UK Updates.

15. MWG Projects

15.1 E-cigarettes – verbal update

Sam Gutterman's paper has been submitted for publication to a journal and is currently undergoing peer review. Following interest from Berlin's MWG meeting, Sam included some brief information around hookah and alternative ways of smoking, however he suspects this may be cut from the final published article due to requirement to shorten it.

15.2. Older Age Mortality Project – verbal update

Sam Gutterman reported that this is in suspense for the moment due to his availability of time. The subject is broad and there is a need to be more specific about the objectives. Sam will consider this in a few months' time when he frees up.

15.3. Long Term Drivers of Future Mortality – verbal update

Al Klein reported that a paper is in progress of being drafted and hope to be finished later this year. Al is invited to speak on this topic at a medical conference in India in November before the meeting in Tokyo.

15.4. Underwriting Around the World – verbal update

Al Klein reported that he has published the second version of the report on the survey conducted and there might be a third version including 5-7 more countries from Asia. Mr. Haq might be able to contribute to this work and Al will send him the survey

15.5. Cause of Death

Ayse Arik presented the scope of this project on behalf of Dov Raphael who was not able to attend. The project team have divided up aspects of the project and hope to have some preliminary work to share at the Tokyo meetings.

Marc Tardif queried whether it was possible to factor the level of nutrition in a country into the analysis as this seems to be a key factor in many causes of death and country differences.

The project team welcomed any input or assistance.

Jari Niittuinperä suggested that the cause of death might be different during a year. Al Klein mentioned that there is another SOA project focusing on this.

15.6. Better mortality models – verbal update

Ermanno Pitacco presented on behalf of Michael Sherris who was unable to attend.

Ermanno and Michael are seeing each other in Italy soon and will begin the planning and scope of this project. Ermanno mentioned that in a conference in Sydney (in November 2019 after the Tokyo meeting), there are two presentations related to this topic.

The project team hopes to present the objectives and scope and any preliminary work at the Tokyo meeting.

15.7. Epidemics

Sam Gutterman presented an outline with chapter names for a paper in this topic.

Chapters are currently being assigned between project members. Sam welcomes more help and for peer review.

Martin Stevenson remarked that on one hand people are travelling more around the world which increases the risks of epidemics and on the other hand medical research is making progress and reducing the risk of epidemics.

Al Klein mentioned that social media plays a big role in risk mitigation, but there are also risks of misinformation.

15.8 Other Ideas/ Discussion

We will not start any new projects due to the upcoming reorganisation and a few projects making good progress.

Leza Wells expressed interest in understanding the effects of Cannabis and Cannabis oil given it is being legalised in more countries. Marc Tardif was able to offer some experience from Canada.

Jari noted that at a recent longevity seminar in Finland there was a presentation showing recent heatwave extra deaths and possible impacts of climate change. Jari will share any English material by link to the group.

16. [A Primer on the US Pension Insurance Program, 'Til Death Do Us Part'](#)

Ex-MWG member and guest speaker, Ted Goldman, presented on the US pensions insurance program which takes over the liabilities when a fund is insolvent. Congress sets the pricing and the actuaries at Pension insurance program can only advise. From the projections this appears to be an underfunded program.

17. [IAA Restructure and Scientific Committee](#)

Chair of Scientific Committee Thomas Behar presented the work that is going on.

[Brian Ridsdale presented at a high level the IAA restructuring](#) and what might be the consequences for MWG.

MWG's efforts in raising the awareness about longevity improvement and producing some research such as underwriting around the world have been positively noted by the IAA and it is therefore expected that the working group will continue however it is unclear under which section we may fall and some committees may only exist for a period of time and then disbanded.

Brian Ridsdale will provide more feedback following the committee meetings in Washington.

The MWG Committee Meetings in Tokyo go ahead under the existing structure.

While the IAA Guidelines for Publications was attached in the agenda this was not discussed at the MWG meetings.

19. Coffee Break

20. [A US Perspective on Approaches and Challenges](#)

Guest Speakers, Steve Goss and Karen Glenn, from the SSA presented on their approach to projecting mortality improvements. Currently the projections are done by 5 causes of diseases however there is a desire to extend this again to more diseases (in the past 10 were considered but there was pressure to reduce this).

21. [Accelerated Underwriting](#)

Al Klein presented on a Milliman survey that he has been involved in showing how many insurance companies use accelerated underwriting approaches where underwriting requirements are waived or risks are classified differently using alternative sources of data rather than traditional underwriting. Random sampling and post-issue auditing was noted as important for these programs.

22. Recap of Tuesday joint MWG/PIWG seminar

Some feedback included:

- We need to do marketing better.
- Some slides were difficult to see from distance – perhaps suggestions to speakers once we know the room sizes and what screens are available

- There was no strong view on we have longer or fewer presentations however it was noted that we can have different lengths of presentations depending on the topics.
- Audience discussion on topics was noted as preferable however really depends on audience.
- It was agreed that a full day or at least a half day seminar would be considered due to the added day and travel commitment by IAA attendees.

Seminar presentations will be circulated and made available on the IAA website.

23. Planning for Tokyo meeting

The program is still being confirmed but it is possible that there will only be one meeting for MWG and the time for committee meetings may be cut down to two-hour meetings.

One suggestion was to add an hour to the dinner and make it a working dinner.

The IAA committee meetings will be from Monday to Thursday 18 to 22 Nov. An IAJ symposium starts on the Friday for local Japanese actuaries.

A half-day MWG/PIWG seminar will most likely be held on Sunday, 17 November 2019.

Discussions over lunch with IAJ representatives will firm up plans and then be announced as soon as possible.

24. Buffer

25. Closing of MWG Meetings

Brian Ridsdale thanked everyone for their attendance to the MWG Committee Meetings as well as the guest speakers and organisers.

26. Next meetings

Tokyo, Japan – November 2019

Attendance List

Members		Part 1	Part 2
Brian Ridsdale	Chairperson	✓	✓
Al Klein	Co-Vice-Chairperson		✓
Ermanno Pitacco	Co-Vice-Chairperson	✓	✓
Ayse Arik		✓	✓
Rikard Bergström		✓	✓
Sam Gutterman		✓	✓
Dale Hall		✓	✓
M Haq		✓	✓
Bill Horbatt		✓	
Jeff Johnson		✓	✓
Mika Mäkinen		✓	✓
Ibrahim Muhanna		✓	✓
Hans Michael Overgaard		✓	✓
Lars Pralle		✓	✓
Adam Reese		✓	✓
Leza Wells		✓	✓
Hiroshi Yamazaki		✓	✓

Ex-Officio				
Assia Billig	Chairperson, Population Issues		✓	
Observers				
Steven Baxter	Longevity Innovation & Research – Club Vita - Seminar Speaker		✓	✓
Mark Bye	US Social Security		✓	
David Bogataj	Slovensko Aktuarsko Drustvo - Slovenia		✓	✓
Eli Greenblum	American Academy of Actuaries		✓	
Karen Glenn	US Social Security		✓	
Ted Goldman	Guest Speaker			✓
Steve Goss	US Social Security		✓	
Kenji Kusakabe	Japanese Society of Certified Pension Actuaries		✓	✓
Jari Niittuinperä	Suomen Aktuaariyhdistys - Finland			✓
Frabcis Nketia	Actuarial Society of Ghana		✓	✓
Yuki Okada	Japanese Society of Certified Pension Actuaries		✓	✓
Martin Pippins	ASPPA College of Pension Actuaries US		✓	
Martin Stevenson	Actuaries Institute of Australia			✓
Odd Svendsen	Den Norske Aktuarforening - Norway			✓
Neil Tagoe	Actuarial Society of Ghana			✓
Marc Tardif	Canadian Institute of Actuaries		✓	✓
Joe Silvestri	US Government Accountability Office		✓	