



International Actuarial Association
Association Actuarielle Internationale

International Actuarial Association (IAA) Mortality Working Group
Website: www.actuaries.org/mortality
International Mortality and Longevity Update #13

This is an International Update from the IAA Mortality Working Group (MWG) covering research in the areas of Mortality and Longevity reviewed by the MWG at its meeting in Washington D.C., May 2019.

Note: click underlined phrases to access the papers/presentations

1. **[Seminar on Public Policy, Social Security and Trends in Mortality](#)** Washington D.C., USA: The MWG and the Population Issues Working Group organised this seminar in May 2019.
 - *The presentations can be accessed by clicking on the seminar title above and then clicking on the individual presentation titles. Seminar Report is available [here](#).*
2. **[Projecting Mortality for the US Social Security Area](#)**
Michael Morris and Mark Bye, guest speakers from the SSA, 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 projects the actuaries in the GAO work and advise on.
4. **[Research in Mortality – US](#)**
Dale Hall presented an update on US mortality research.
 - Dale highlighted 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 the effect of cholesterol on *morbidity*.
6. **[Recent Developments in Longevity Trends](#)**
Guest Speaker Steven Baxter from Club Vita presented longevity trends in 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

7. Country Reports

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

8. [Smoking and Obesity topic that was presented at the seminar](#)

Sam Gutterman provided a run through of the topic that was presented at the seminar. Interesting to note that the USA is no longer the most obese country in the world.

9. MWG Projects

- E-cigarettes** – This project has been completed. The paper has been submitted for publication to a journal and is currently undergoing peer review. Following interest from Berlin's MWG meeting, Sam Gutterman included some brief information around hookah and alternative ways of smoking, however this may be cut from the final published article due to requirement to shorten it.
- Older Age Mortality Project** – This project is on hold for now.
- Long Term Drivers of Future Mortality** – The paper is in progress of being drafted and hopefully will be finished later this year. Al Klein is invited to speak on this topic at a medical conference in India in November before the meeting in Tokyo.
- Underwriting Around the World** – The second version of the report on the survey conducted has been published and there might be a third version including 5-7 more countries from Asia.
- Cause of Death** - 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.
- Better mortality models** – The project team hopes to present the objectives and scope and any preliminary work at the Tokyo meeting. In a conference in Sydney (in November 2019 after the Tokyo meeting) there will be two presentations related to this topic.
- Epidemics** – The outline with chapter names for a paper in this topic was presented. Chapters are currently being assigned between project members. Sam Gutterman welcomed 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.

10. Accomplishments outside of MWG

The attendees of the MWG meeting were asked to share their recent involvement or presentations on mortality related topics. Here is the list of presentations/webinars:

- 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 Niittuinperä: Organised a mortality seminar with presentations on mortality and morbidity that are related to climate change.
- Hiroshi Yamazaki: Planning a mortality seminar for Tokyo meeting.
- Steven Baxter: Was planning a webinar next week.
- 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.

12. 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.

13. 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).

14. 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.

15. Planning for Tokyo meeting and Seminar in Tokyo

The IAA committee meetings will be from Monday to Thursday 18 to 22 Nov. The time of MWG meeting will be confirmed later. 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. The details on time, place and fees will follow.

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