

## **Group Life Experience Study—Data Requirements**

### **June 8, 2011**

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### **General Information**

The Society of Actuaries (SOA), through its Group Life Experience Study Committee, is issuing this data call to solicit information on group life and accidental death and dismemberment (AD&D) experience for 2007 through 2009. The previous study was issued in 2006.

By contributing data to this study, you will support the SOA's work to provide the industry with group life experience information. Participating companies will receive a confidential report of their own experience in Microsoft® Excel pivot tables.

The SOA has hired Towers Watson as the data compiler for this study. Only Towers Watson and SOA staff will have knowledge or access to detailed individual company data or identifiable company results. Data contributions will only be used for the purposes for which such data was originally contributed, including procedures which validate data and results, as well as quality assurance procedures that verify conformance of data and processes to defined requirements. Note that Towers Watson will use a small pool of students in the actuarial program at the University of Connecticut. Towers Watson will supervise the work of the students and students will not know the identity of the companies involved.

To protect confidentiality, please use the participant code that the SOA will assign to you rather than your company name on the files. The participant code will be assigned to you when you contact Korrel Rosenberg, [krosenberg@soa.org](mailto:krosenberg@soa.org), with your intent to participate in the study. Please do not provide Social Security Number or other personally identifiable information. Data should be sent directly to Towers Watson, who will provide additional file transfer instructions later.

### **Data Requested**

The study period includes calendar years 2007, 2008 and 2009. Please submit exposure and corresponding claim information, gross of any reinsurance, on groups that have been insured during any portion of these three years provided the group has been in effect for at least one entire calendar year during this period. Please provide all claims related to the exposure provided and do not provide any claims without corresponding exposure. Data can be submitted in Microsoft® Excel 2007.

This is a request for five different data sets:

- Basic (employer-paid) coverage — Individual exposure
- Supplemental (100% employee-paid) coverage — Individual exposure
- Basic coverage — Self-administered exposure
- Supplemental coverage — Self-administered exposure
- Portability

By “Individual exposure” we mean Home Office list billed, individual employee records are maintained at the insurer and used to create a premium bill for the employer group.

By “Self-administered exposure” we mean groups where the employer calculates the premium based on the current eligible employees. No individual employee records are maintained at the insurer.

“Portability”, which has been added to the data call for the first time, is a supplemental coverage that the insured is allowed to continue even after leaving the group. Information is being requested on the experience of “ported” lives, i.e., those who have elected to continue coverage with the insurer after having left the group

Subgroup Code is an optional field that participants may use to define subsets of a group that may have different coverage provisions or have different group characteristics. Examples include a group that covers different industries or a group that has different waiver provisions for various classes of the group.

Please see the Excel workbook (SOA Group Life Data Request 20110606) for additional information.

If you are unable to submit data in Excel 2007, please contact Cindy MacDonald at the SOA office. The SOA and Towers Watson will work with participants to be as accommodating as possible.

## **Exclusions**

The study covers group term life insurance. The following are specifically excluded from this study.

- GUL / GVUL term coverage
- Groups for which all insureds are fully medically underwritten, e.g., groups with fewer than 10 lives
- Conversions
- Buyouts (of waiver reserves)
- Paid-up (retiree lives)
- Dependents, spouses / children
- Mass-marketed, non-association groups
- Stand-alone AD&D
- Assumed reinsurance

## **Contact Information**

Towers Watson is the data vendor for this study.

Towers Watson Contacts:

Sue Sames, sue.sames@towerswatson.com, 860-843-7097

Marianne Purushotham, marianne.purushotham@towerswatson.com, 860-843-7068

Towers Watson  
175 Powder Forest Drive  
Weatogue, CT 06089  
Fax 860-843-7001

Please contact Cindy MacDonald at the SOA office with any questions.

Cindy MacDonald, cmacdonald@soa.org, 847 706-3559

**Timing**

So that we can release the study on a timely basis, the committee is asking that data be submitted by October 15, 2011.

Thank you for your interest in this important study.

Sincerely,

Bob Hardin  
Chair, Group Life Experience Study Committee