



Date: May 16, 2006

To: Valuation Actuary

CC: Data Contact

From: Marianne Purushotham, FSA, LIMRA International
Thomas E. Rhodes, FSA, SOA's ILEC Committee

Re: 2004-2005 Data Call for Individual Life Mortality and Policyholder Behavior Studies

We ask you to contribute data to the 2004-2005 Data Call for all the fields on the Minimal Mortality Data Contribution format. The Society of Actuaries and LIMRA want to expand the participation in the 2002-2004 Data Call that resulted in 50 companies contributing data. We are still working with a joint committee of the American Academy of Actuaries and the Society of Actuaries in analyzing the risk class rank fields used to study preferred mortality for the first time. We are analyzing overall mortality as well as preferred mortality and will be publishing mortality study results later this year.

If readily available in your systems/database, please additionally submit data for fields in the Minimal Policyholder Behavior format to the 2004-2005 Data Call. The minimal policyholder behavior fields are the result of analysis that included consulting with industry experts. The fields in this format are intended to be a stable base that can be used in your company's determination of policyholder behavior fields that will most likely be needed to support principles-based valuation. For future data calls, we request that you provide the minimal policyholder behavior fields that you add to your systems/databases in addition to readily available data.

We are requesting that you give us data for the 2004-2005 study by **9/30/06**. Since we are adding additional fields, we want to discuss your approach and offer assistance for completing your data request. The Minimal Mortality Data Contribution format with the additional Minimal Policyholder Behavior format and "Frequently Asked Questions" are on the CD that accompanies this letter.

Confidentiality

All data contributed to the studies will be kept confidential and not disclosed or deemed identifiable in any way to anyone other than the SOA, LIMRA, or MIB staff directly involved with the projects. The Center for Medico-Actuarial Statistics (CMAS) at MIB is the compiler for these contributions. All confidential information will be stored and maintained in a safe and secure environment with adequate safeguards to insure that unauthorized persons will not have access to confidential information. The final reports will show overall industry results – individual company results will not be shown, coded or otherwise.

Contacts

LIMRA International – Persistency Study Contact

Marianne Purushotham, F.S.A.
Research Actuary
LIMRA International
300 Day Hill Road
Windsor, CT 06095
(860) 285-7794
e-mail: Mpurushotham@limra.com

Society of Actuaries

MIB/Center for Medico-Actuarial Statistics – Mortality Study Contact

Jan Palmbach
Data Coordinator
MIB
160 University Avenue
Westwood, MA 02090
(781) 751-6128
e-mail: jpalmbach@mib.com

Thomas E. Rhodes, F.S.A.
Chair, Individual Life Experience Committee
(917) 400-0213
e-mail: trhodes@mib.com

Jack Luff, F.S.A.
Experience Studies Actuary
Society of Actuaries
475 N. Martingale Road
Suite 800
Schaumburg, IL 60173-2226
(847) 706-3571
e-mail: Jluff@soa.org