2024
STUDENT RESEARCH
Case Study Challenge

**Key to SuperLife
Inforce Dataset**
January 19, 2024

Column Name	Type/ Structure	Description
Policy number	123abc456def	12-digit alphanumeric string unique to that row
Issue year	YYYY	4-digit year of policy issue (2001 – 2023)
Policy type	{T20, SPWL}	Type of policy indicator[1] • T20 = 20-year level term • SPWL = Single Premium Whole Life (non-participating)
Issue age	ZZ	2-digit integer of age at issue[1]
Sex	{M, F}	Sex identified on policy application • M = male • F = female
Face amount	R	Real number no decimals of face amount of death benefit (50000 – 2000000), in Lumarian Crowns (Č)
Smoker status	{S, NS}	Smoker status identified on policy application • S = Smoker • NS = Non-smoker
Underwriting class	{very low risk, low risk, moderate risk, high risk}	SuperLife underwriting class[1] • Very low risk • Low risk • Moderate risk • High risk
Urban vs Rural	{Urban, Rural}	Geographic type indicator[2] • Rural • Urban
Region	Z	Lumarian region indicator[2] (1 – 6)
Distribution Channel	{Agent, Telemarketer}	Channel of distribution[1] • Agent • Telemarketer

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[1] Based on SuperLife definitions. All SuperLife definitions are in compliance with all Lumarian legal and regulatory guidance.
[2] Based on Lumarian government definition.

Column Name	Type/ Structure	Description
Death indicator	{0, 1}	Indicator of a death since policy issue • 0 = No death • 1 = Death
Year of Death	YYYY	4-digit year of death (NA, 2001 – 2023)
Lapse Indicator	{0, 1}	Indicator of a lapse in premium on term policy since issue • 0 = No Lapse • 1 = Lapsed
Year of Lapse	YYYY	4-digit year of lapse (NA, 2001 – 2023)
Cause of Death	XZZ-XZZ	6-digit alphanumeric string of cause of death identified on death certificate classified in accordance with the International Classification of Disease Tenth Revision (ICD-10) (https://icd.who.int/browse10/2019/en)

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