



Date: July 21, 2010

To: Name, Title

From: Rick Bergstrom, FSA, Chair, SOA ILEC Committee

Re: 2007-2009 Data Call for Individual Life Mortality and Policyholder Behavior Studies

The Society of Actuaries (SOA) through its Individual Life Experience Committee (ILEC) is soliciting individual life policy data in this 2007-09 data call. This data call comes after the publication of the 2005-2007 study earlier this year. By contributing to this current data call, you will support the SOA's continuing work to collect preferred class structure mortality to support new reserving methods based on multiple preferred and standard class mortality experience. To meet the required deadlines, companies need to contribute their data by November 1, 2010.

The results of the study will include:

- A confidential report of your company's mortality experience in Excel pivot tables.
- The 2007-09 study planned for release in 2011
- Additional industry preferred mortality information.

Attached is a data format, Preferred Class Structure Questionnaire, Mortality Claims Questionnaire, and a FAQ with information on submitting data. If you have any questions about this data call, please contact Jan Palmbach, SOA Studies Data Coordinator at MIB.

In order to support the collection of preferred class structures, attached is a Preferred Class Structure Questionnaire soliciting input on your company's preferred class structure and a Mortality Claims Questionnaire. The either questionnaire can be submitted by using our on-line questionnaire whose link can be found in the FAQ. You will also find detailed instructions describing how the structures for the Preferred Class Structure Questionnaire can be coded for your submission.

MIB helped develop the original standards for actuarial experience studies, and has been producing top-quality studies in conjunction with the Society of Actuaries for over 25 years. In a secure environment, with utmost confidentiality, MIB has handled some of the industry's largest statistical research projects.

Again, if you have any questions regarding the study, please contact MIB's Jan Palmbach.

Rick Bergstrom, F.S.A.
Chair, Individual Life Experience Committee

MIB– Mortality Study Contact

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