

SOA 2008 Group LTD Experience Study

The SOA Group Disability Experience Committee is conducting a study of experience on group long-term disability claim terminations. We are requesting your company's contribution to this study. This package of material gives details of this study and the requested data.

If you are willing to participate, please contact:

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A member of the committee will contact you to confirm your participation and address any questions you may have. However, if you have any immediate questions regarding the study, please contact Jack Luff or:

Roger Martin, Chairperson
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Items to note:

1. The deadline for data submissions is **April 30, 2008**. This date will allow preliminary results to be released by the end of 2008.
2. The SOA is currently in the process of choosing a vendor who will work with the individual company's data on behalf of the Committee. Once under contract, the vendor and the committee will develop a detailed Business Plan for this study, which will be maintained and posted to the SOA website so that progress can be followed throughout the study.

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3. The Committee would like to emphasize the value of providing all information noted in the attached Data Submission Request. If there are certain fields that will be particularly problematic for you, or if you have questions, please call Jack Luff to discuss.
4. We have attached a self-audit document that provides additional explanation of the requested data fields as well as audit steps we are requesting that each contributor perform on its own data. A member of the committee will be available to assist you with both aspects of this document.
5. Privacy issues have been raised concerning individual claimants' social security numbers. The attached Data Submission Request does not ask for claimants' social security numbers. However, please note that a unique identifier for each claim is required.
6. We anticipate that weighting factors will be applied to all submissions in order to not have a small number of LTD writers' experience dominate the study results.