



**Date:** July 31, 2008

**To:**

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

**Re:** 2005-2007 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 2005-07 data call. As a result of this call, the SOA will have the data needed for a five-year mortality study. By contributing to this 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, we need companies to contribute data by November 1, 2008.

The results of the study will include:

- A confidential report of your own company's mortality experience in Excel pivot tables.
- A new annual study at the SOA Annual Meeting.
- An additional Preferred and Select Mortality Study for use by the industry.

Enclosed is a FAQ with information on submitting data. More detailed information including formats can be found on the enclosed CD or by contacting Jan Palmbach, SOA Studies Data Coordinator at MIB directly.

In addition, in order to support the collection of preferred class structures, the CD includes a new Preferred Class Structure Questionnaire soliciting input on your company's preferred class structure. You will also find detailed instructions within the Questionnaire describing how the structured 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

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