Mortality at Advanced Ages in The United Kingdom

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Abstract

In the United Kingdom, the Government Actuary's Department (GAD) produces official life tables and population projections for the population as a whole and for each constituent country of the United Kingdom. The Continuous Mortality Investigation Bureau (CMIB) of the Faculty and Institute of Actuaries collects data on the mortality experience of U.K. life offices and produces mortality tables for various classes of insurance products based on these data, which include projections of future mortality.

As in other developed countries, mortality rates at advanced ages have fallen quite dramatically over the twentieth century in the United Kingdom. The paper gives an overview of the data available to GAD and CMIB and discusses the problems encountered in estimating mortality rates at old ages in the United Kingdom for both the general population and those taking out insurance. It describes the current and past methodologies used to construct mortality rates at advanced ages for official population life tables and the CMIB mortality tables of insured lives. Possible methods for projecting mortality rates at advanced ages are also discussed.

The paper includes an update of some of the results for the U.K. population presented at the 2002 Society of Actuaries conference following the results of the 2001 U.K. census and discusses the work involved in preparing the latest CMIB mortality tables, which are planned to be published during 2005.