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## Cubs live longer than Bears; both outlive fans, actuary says

By Burt Constable

In May of 1988, I wrote my first column about actuaries. Today is my second.

The [Society of Actuaries](#), headquartered in Schaumburg, probably could be a fountain of column ideas for me if I were smarter. For years now, I've been receiving a complimentary copy on [Contingencies](#), the magazine published by SOA's sister organization, the [American Academy of Actuaries](#). Contingencies is glossy and the cover of the current July/August edition features a 3-D funnel made out of zeros and ones that lead to a spooky eye, which totally sucks me in. But when I read it, even the solution to the just-for-fun puzzle includes a formula that starts with  $F(x-1)=1/(2x-1)$  and ends with me realizing why I went into journalism.

As I find myself drowning in an intellectual sea of stochastic modeling, variable annuities and catastrophic risk mitigation, the magazine throws me a life-preserver in the form of an article about a subject I can grasp — sports.

High-profile lawsuits and the tragic suicides of retired professional football players Dave Duerson of the Bears and the Chargers' Junior Seau have led to increased focus on neurodegenerative diseases and the damage endured by men playing the violent sport. The Internet is full of observations about how football players die younger than the rest of us.

"As a life and health actuary for more than 30 years before my retirement, this struck me as either hype or urban legend," writes Philip J. Lehpamer, 70, a Westchester native who discovered his instincts were correct. Lehpamer, who used to teach at the now-defunct St. Dominic College in St. Charles, researched and wrote the Contingencies story titled, "[Skin in the Game: Mortality Differences in NFL and MLB Players and the General Population.](#)" While some retired folks fish ("I find that boring"), Lehpamer immersed himself in a half-century of mortality statistics and researched death rates of players on the 1930, 1950 and 1980 rosters of the National Football League and Major League Baseball for fun.

What he found is that NFL men don't live as long as baseball players and that gap is growing. But the news isn't all bad for football players.

"It's getting worse for them, but they are still better than couch potatoes," Lehpamer says, noting his research shows that former professional football players continue to outlive the typical male fan watching them from the stands or the comfort of his living room. News that beat-up NFLers such as Broadway Joe are expected to live longer than the average Joe goes against much of the information floating around on the Internet.

"It's not surprising to people who are into this," counters Lehpamer, whose research echoes findings by the National Institute of Safety and Health. People who start out in excellent physical condition, generally don't smoke and have lots of money and access to good nutrition and exercise should enjoy longer lives, he says.

Calling his study, which took months of research, a "snapshot," Lehpamer says actuaries working full time might

be able to find even more information and expand the research to include reports on morbidity (diseases and injuries) in addition to mortality (death). Changes in how the game is played and who plays it also are evolving and could lead to new conclusions, adds Lehpamer, now a New Yorker who lives in Brooklyn.

That an actuary (or “armchair actuary,” as Lehpamer now calls himself) would spend so much time on sports isn't surprising to the staff at the Society of Actuaries in Schaumburg. Once associated mostly with insurance companies, actuaries analyze information and use that knowledge to predict outcomes — an ability that is proving to be useful today's world. Gov. Pat Quinn signed a bill last month creating a new position of state actuary to oversee Illinois pension funds. Actuaries also are moving into fields such as education, investment risk management and the ever-changing world of health care legislation, especially in the wake of the Supreme Court's ruling on the Affordable Care Act or Obamacare.

“I've heard it jokingly referred to as the Health Actuaries' Employment Act,” says Sara Teppema, 44, a senior staff fellow with SOA who spent her earlier career as a health actuary and says that field continues to require more and more actuaries.

There were 11,000 actuaries in North America when I wrote my last column about the profession. Now, there are 27,181, says Kim McKeown, public relations program manager for the SOA. It's not easy to become one. A candidate must pass five grueling exams and complete additional course work to earn associate credentials, and pass another two or three exams and complete more training to rise to fellowship. But actuaries make good money (starting pay is generally more than 50 grand a year and can shoot up rapidly) and enjoy job security. The profession came to my attention 24 years ago because The Jobs Rated Almanac named actuary as the best job.

“It still is,” says Patrick Gould, the SOA's managing director of marketing and communication. “It's always in the top five and often No. 1.”

As fascinating and confusing as the actuarial sciences can be for me, I figure Lehpamer, a health actuary who knows something about sports, might be able to tell me which event is most likely to happen next: my death, my Cubs winning the World Series or my third column about actuaries.

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