

[MMLC - ISCS aviation and hazardous sports study.](#)

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OBJECTIVE: This study used the Impairment Study Capture System (ISCS) to examine the relationship between mortality and participation in aviation and/or hazardous sports in an insured population. **BACKGROUND:** With ever improving mortality in the industry, the significance of mortality from these "risky" activities may be more impactful than ever. This study fills a 20-year gap in intercompany studies of these risks. **METHODS:** We studied 45,206 [policies](#) submitted through the ISCS between 1989 and 2004 with codes signifying recent or anticipated participation in aviation or hazardous sports. Aviation activity included both private and commercial flying and was crudely stratified by hours flown. Hazardous sports included motor vehicle racing, flying in other than conventional aircraft, underwater sports, and other. Excess [death rates](#) per thousand, relative to the 2001 VBT were computed. Results were stratified by underwriting factors of interest. **RESULTS:** Sixty-nine deaths were observed in the aviation study and 60 in hazardous sports over an [average](#) followup of 3.2 years. An additional 6 deaths were observed in [policies](#) belonging to both studies. Extra mortality was observed for aviation in early durations only whereas mortality from hazardous sports persisted longer. Mortality was higher for [policies](#) rated for these activities vs those issued at standard rates. No other variable of underwriting significance was meaningful. **CONCLUSIONS:** Life insurance underwriting identifies the least risky of these activities and classifies them appropriately. The absence of extra mortality in later durations may be real or could be the artifact of [study design](#).

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