

Summaries of Past Intercompany Studies

A summary of all major Intercompany Mortality Study projects where Knowledge Services Group (formerly CMAS), played a significant role by contributing expertise in many areas.

1979 Build Study: The 1979 Build Study was initiated in April, 1972, and the results published (255 page book), in March, 1980. This study dealt with the mortality experience between 1954 and 1972 on nearly 4,200,000 policies from 25 contributing companies issued at standard or substandard premium rates to men and women aged 15-69. The total experience included some 106,000 deaths, about 95,000 among men and almost 11,000 among women. Knowledge Services Group was involved in the design of the Set of Instructions; responsible for the system analysis, design, computer programming, and processing of the entire study; and responsible for the design and automated phototypesetting of the published volume, including the preparation and editing of text and tables for phototypesetting.

1979 Blood Pressure Study: The 1979 Blood Pressure Study as also initiated in April, 1972 and the results published (359 page book) in November, 1980. This study dealt with the mortality experience between 1954 and 1972 on about 4,350,000 policies from 25 contributing companies issued at standard or substandard premium rates to men and women ages 15-69. The total experience included some 106,000 deaths, over 95,000 among men about 11,000 among women. Knowledge Services Group was instrumental in the design compilation and the computerized process of all aspect of the book.

Arial Fibrillation Study: The Arial Fibrillation Study was initiated in early 1976 and the results published in the Journal of the American Medical Association in 1981. The purpose of this study was to test the feasibility of and develop the methodology for conducting a mortality study of a relatively rare medical impairment using the MIB data base as a means of identifying potential entrants. This study, which involved 393 participating companies, was the first intercompany mortality study to utilize the MIB data base. A series of 3,099 applicants issued life insurance during the period November, 1968 through June 30, 1976 with a history of findings of Arial fibrillation was selected study from 18,483 questionnaires submitted by the companies. Knowledge Services Group was instrumental in the design compilation and the computerized process of all aspect of the book.

1983 Medical Impairment Study – Volume I: The 1983 Medical Impairment study was initiated in June, 1978 and the results of the “Single Impairment Study,” published (Volume I- 154 page book) in March, 1986. This study dealt with the mortality experience between 1962 and 1977 anniversaries on nearly 2,400,000 policies from 24 contributing companies issued at standard or substandard premium rates to men and women aged 15-69. The study included 152 single medical impairments of both a minor and a major nature other than over weight or elevated blood pressure, which were included in the 1979 Build and 1979 Blood Pressure studies. The total experience included some 72,400 deaths, 63,000 among men and 9,400 among women. Knowledge Services Group was instrumental in the design compilation and the computerized process of all aspect of the book.

1983 Medical Impairment Study – Volume II: After the completion of the “single Impairment Study,” (Volume I), Knowledge Service Group began the processing of the “Multiple Impairment Study” which was published in the late 1992 as Volume II. The reason for the delay was contribute to resource limitation; and the decision to complete the publication of *Medical Risks: Trends in Mortality by Age and Time Elapsed* and the processing of selected Society of Actuaries’ studies.

The Multiple Impairment Study dealt with the mortality experience between 1962 and 1977 anniversaries on 600,000 policy subsets of the 2,400,000 policies contributed by 24 companies to the Single Impairment Study. It studied the same 152 single medical impairments in impairment combinations, and examines the relationships between impairment and combinations and broad impairment groups. The total experience includes 23,000 deaths, 20,200 among men and 2,800 among women. In addition, the study provided analysis by amount of insurance for both single and multiple impairments. Knowledge Services Group was instrumental in the design compilation and the computerized process of all aspect of the book.

Medical Risks: Trends in Mortality by Age and Time Elapsed: The Medical Risks project was initiated in 1978, and the results were published (2-Volumes, 1,600 pages, 377 abstracts), by Praeger Publishers of New York City in October, 1990. These two Volumes were the fruition of ten years research by medical directors and actuaries into mortality patterns by age and time elapsed for a wide variety of medical conditions. The updated and expand data presented in *Medical Risks: Patterns of Mortality and Survival* (758 page book, 198 abstracts) published in 1976. The editors and contributors reviewed and evaluated over 1,000 articles published in medical literature since 1976, abstracting 377 mortality investigations.

The findings were summarized in 13 overview chapters, supported by the 377 abstracts of mortality studies among hospital patients, patients of individual or group physicians, person included in special surveys, insured lives, and other selected population. The abstracts evaluated and analyze the mortality experience by age, sex, time elapsed. Other factors using a uniform life table format that facilitates relative mortality experience comparisons with healthy lives or the general population was used. Medical conditions covered included: cancer, cardiovascular diseases, hypertension, respiratory diseases, gastrointestinal diseases, genitourinary disorders, endocrine and metabolic disorders; neurological and psychiatric disorders, overweight and underweight problems and occupational and lifestyle hazards.

Knowledge Services Group was instrumental in the design compilation and the computerized process of all aspect of the book including printing, and publishing the final volumes.

Medical Risks: 1991 Compend of Mortality and Morbidity: In October, 1990 a Subcommittee of the ALIMDA Mortality and Morbidity Committee was organized to investigate the feasibility of producing a Supplement Volume to the recently published *Medical Risks: Trends in Mortality by Age and Time Elapsed*. The Knowledge Service Group director was a member of that committee. In April, 1991 the Subcommittee proposed that a Supplement be produced (estimated to be approximately 260 pages) picking up where the previous volume left off in mid-1986, and basically contained abstracts and articles from the period 1986-1990. Since all components of the Supplement had already been formally published elsewhere, particularly in *ALIMDA Journal of Insurance Medicine*, it is really a repackaging, reprinting, and most importantly a combining of information scattered throughout many different limited circulation documents into one publication for easy reference. The subcommittee felt that it was important to extend the abstracting methodology used in *Medical Risks*, that the abstracting expertise developed over the last few years not be lost, and that the publishing momentum be continued. The work was completed at the end of 1992.