

Brief update on the CMI Critical Illness Investigation

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On behalf of the CMIB's Critical Illness Sub-committee

Healthcare Conference, Warwick 2004

Critical Illness Investigation – Timetable

- Published results to members for 1999 & 2000 in 2003
- Collecting and analysing data for 2001-02
- Aim to publish 2001 and 2002 results by June 2004 (but dependent on a couple of offices submitting their data)
- Publish quadrennial analysis in latter half of 2004
- 2 working parties set up to consider issues
 - Claims WP
 - Graduation WP

Comparison of results – Lives, Males

	Acceleration			
	1998	1999	1999*	2000
D0	36	45	44	42
D1	30	44	44	47
D2+	38	44	45	44
DAII	36	44	45	44

	Stand Alone			
	1998	1999	1999*	2000
D0	29	54	54	36
D1	31	37	50	58
D2+	44	42	49	51
DAII	38	44	50	49

Comparison of results – Lives, Females

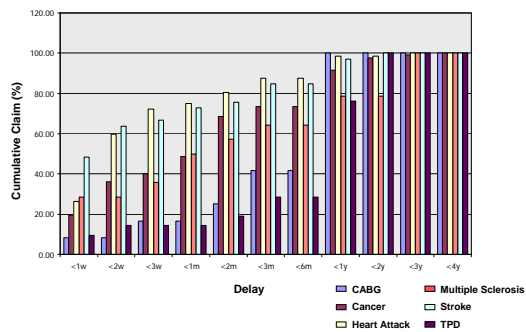
	Acceleration			
	1998	1999	1999*	2000
D0	46	48	49	44
D1	40	48	49	49
D2+	47	50	51	46
DAII	45	49	50	46

	Stand Alone			
	1998	1999	1999*	2000
D0	53	61	60	34
D1	35	35	57	55
D2+	59	56	58	51
DAII	52	53	58	48

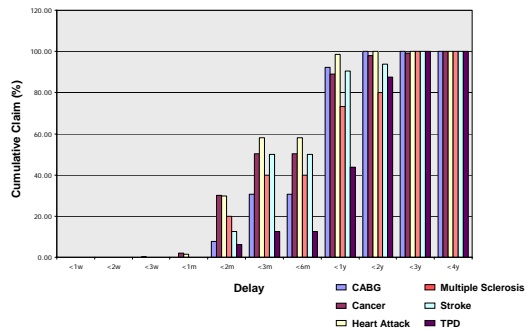
Claims Working Party – Current Work

- Definition of claim dates
 - Consistency between offices particularly regarding date of diagnosis and notification
- Coding guide revision
- Analyse claim delays
 - Not all offices able to provide all four claim dates
 - Diagnosis dates only available for 30% of claims submitted
 - Data indicates all claims settled within 3 years
- Assess IBNS
- Review Irish work
- Provide IBNS adjustments

Diagnosis – Notification Delay (By Cause)



Diagnosis – Settlement Delay (By Cause)




Graduation Working Party – Current Work

- Consider key questions for a graduation
- Research graduation options
- Recommend an approach for the quadrennial analysis

Key questions for Graduation WP - Feedback Needed

- How do we graduate?
 - Non parametric smoothing, mathematical formulae, etc?
 - What formula fits?
- Do we graduate by cause separately or for all causes combined?
- How do we allow for age extremities?
 - Major issue given distinct lack of data above age 60!
- How do we allow for selection?
 - Normal approach is to graduate the ultimate experience and blend in select but much of our data is select!
- Do we graduate Acceleration & Stand Alone separately?

The Actuarial Profession 
making financial sense of the future

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