The Actuarial Profession making financial sense of the future

## A new model of ageing and mortality

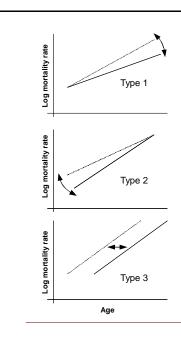
Dr Eugene Milne Institute for Ageing and Health Newcastle University England



### Derivation and design

- Intended to be a model of individual risk, rather than a model of population risk
- Assumes inter-individual heterogeneity as a cause of certain population patterns

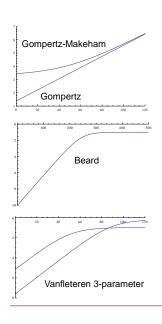
The Actuarial Profession making financial sense of the future



There appear to be three basic types of 'difference' in semi-logarithmic mortality curves. These differences may be seen between strains or populations of a species, in the same strain under different conditions, or in the 'same' population over time.

Type 1 and 2 differences involve changed gradient, which is widely held to indicate and altered ageing rate. Others argue that any fall in mortality may represent slower ageing.

Standard models of ageing generally exhibit type 1 and type 3 changes with changes in single parameters. However, type 2 changes necessitate adjustment in more than one parameter in order to 'fix' the apparent pivot point in later life.



Actuarial modifications (such as Makeham or Beard) to basic models (such as Gompertz) adjust for non-linearity of early to mid-life patterns, or for mortality deceleration to a plateau in late life.

Makeham has been interpreted by many as an additive component of individual risk, though this may be an ecological fallacy.

Early and late life deviations from a regular pattern may be manifestations of heterogeneity rather than expressions of modal individual risk.

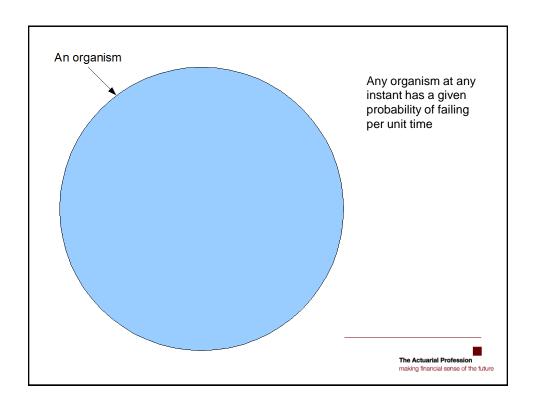
The Actuarial Profession making financial sense of the future

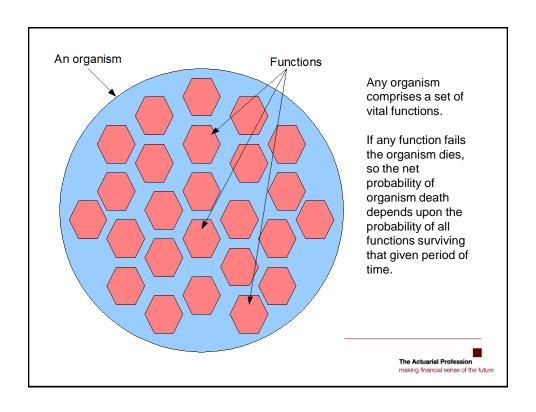
## A comprehensive theory of ageing:

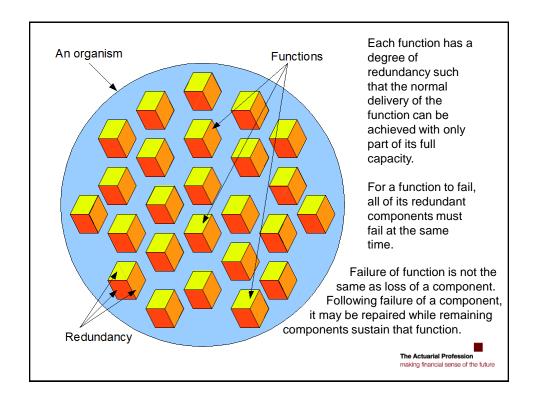
- Should explain why most species deteriorate with chronological age.
- Should explain exponential rises in mortality.
- Should explain [type 2] changes in mortality curves
- Should account for loss of exponentiality, plateaux, and deceleration at older ages.

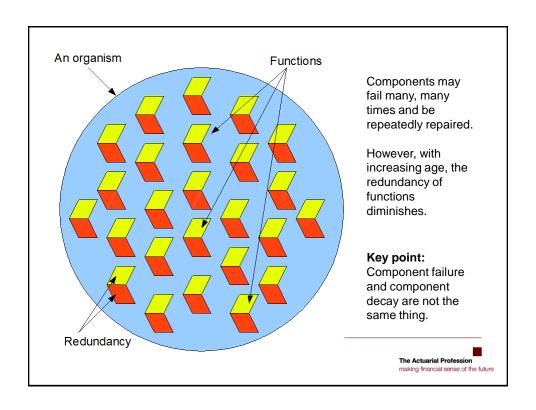
(paraphrased from Gavrilov & Gavrilova 2006)

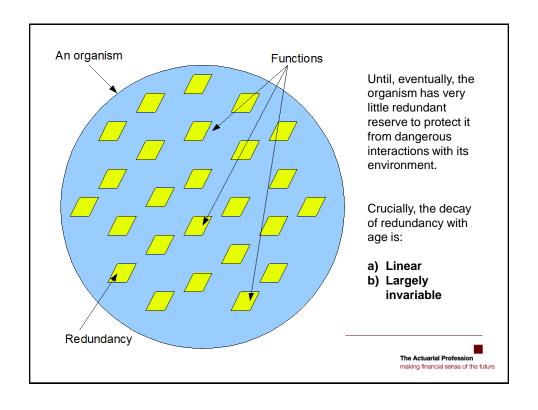
## **BASIC PRINCIPLES**

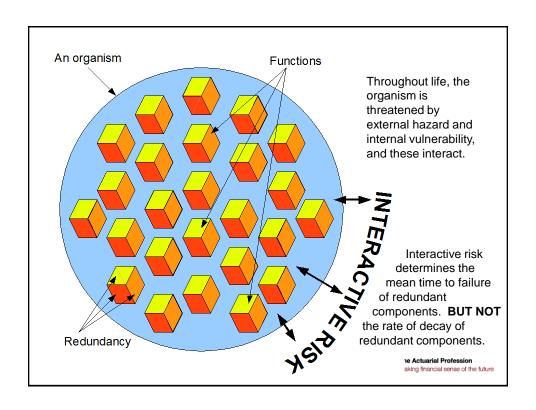


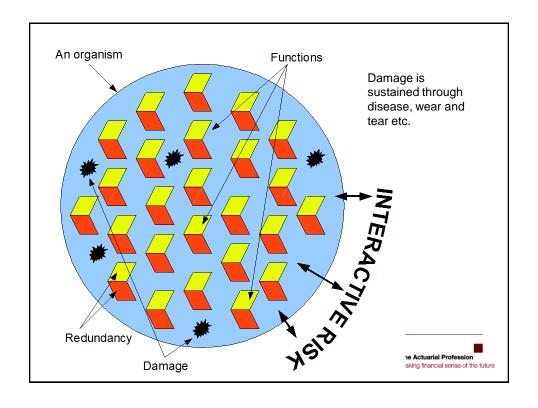


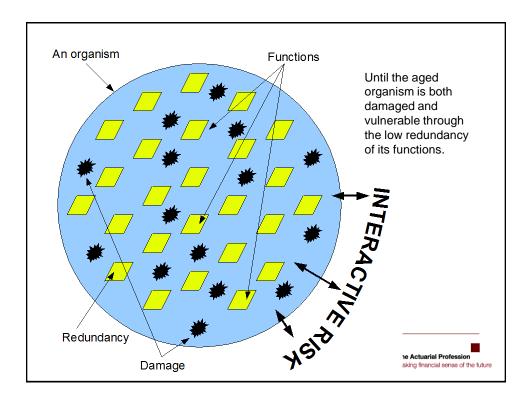












#### The nested binomial model

- Divides age-related risk into two distinct partitions:
  - Redundancy decline, which is linear and largely invariable.
  - Interactive risk, which is markedly variable and describes all other influences upon mortality risk.

#### The nested binomial model

- Assumes that:
  - organisms may be regarded simply as a set of (n) vital functions connected in series
  - each function has an initial species or strain-specific quantity (s) of redundancy which declines linearly at a largely invariable rate (a) throughout life
  - net risk of dying depends upon both the redundant state of the organism's functions and a level of interactive risk (k) which varies independently of the redundant state

The Actuarial Profession making financial sense of the future

Milne EMG. The natural distribution of survival. Journal of Theoretical Biology 2008;doi:10.1016/j.jtbi.2008.07.021

$$\mu_c = -\operatorname{Ln}\left(1 - \left(1 - 0.5^{\frac{1}{r_c k}}\right)^{r_c}\right)^n$$

Where redundancy (r) at the current age (c) is described by:

$$r_c = s - \frac{c}{a}$$

 $\mathbf{s}$  = theoretical redundancy level  $\mathbf{r}$  in arbitrary units at age 0

a = time taken for decay of 1 unit of redundancy in the same units as age

k = interactive risk parameter = the unit-specific half-life when r = 1

**n** = number of functions that comprise the organism

**c** = current age

$$\mu_c = -\operatorname{Ln}\left(1 - \left(1 - 0.5^{\frac{1}{r_{ck}}}\right)^{r_c}\right)^n$$

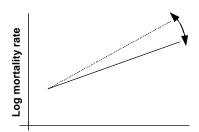
Interactive risk (parameter k)

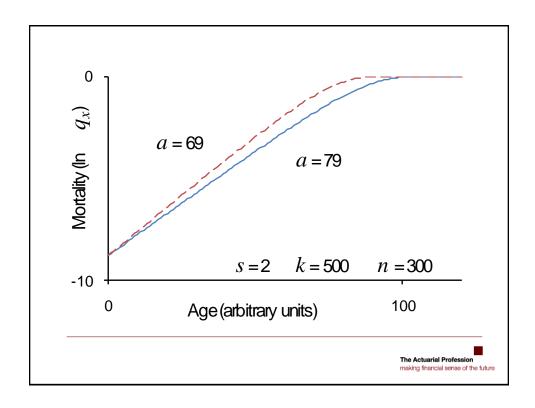
$$r_c = s - \frac{c}{a}$$

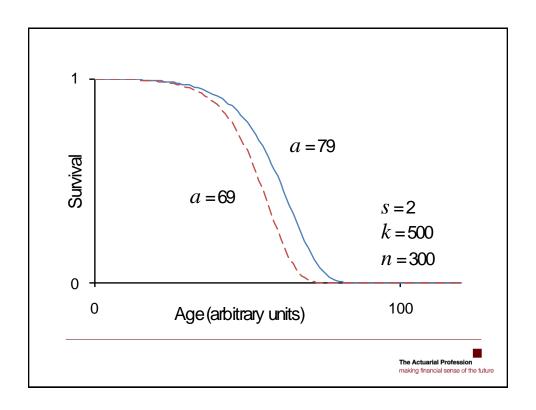
Determinant of the rate of redundancy decline (parameter a)

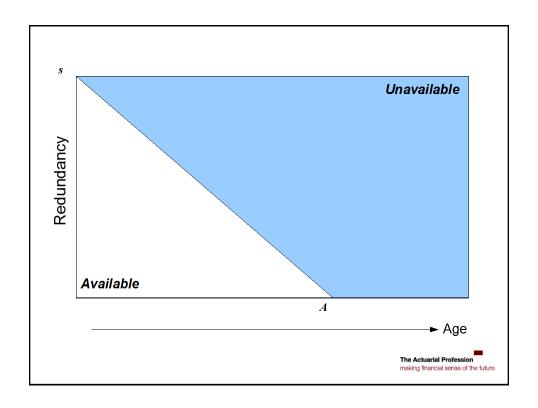
The Actuarial Profession making financial sense of the future

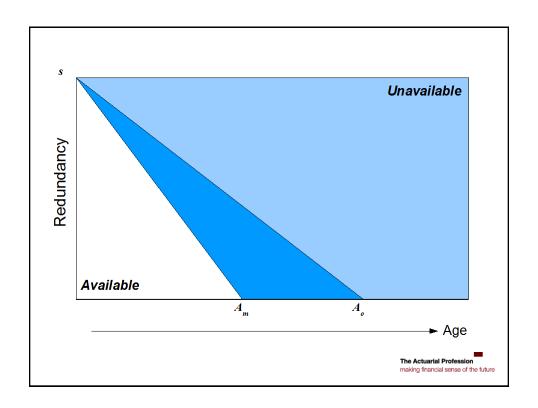
## PARAMETER a – type 1 change

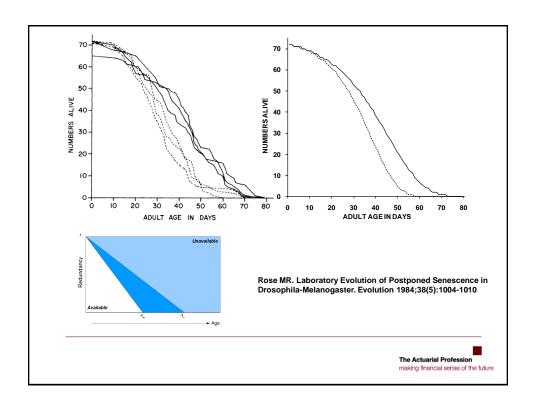


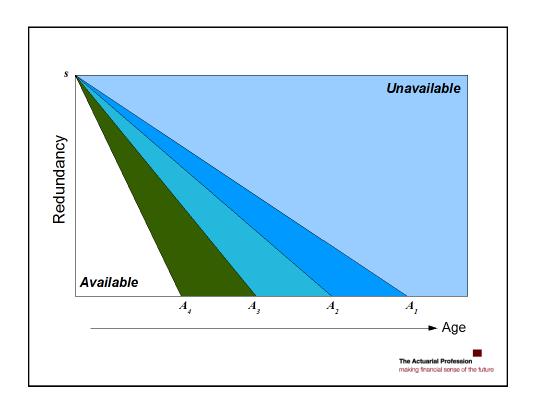


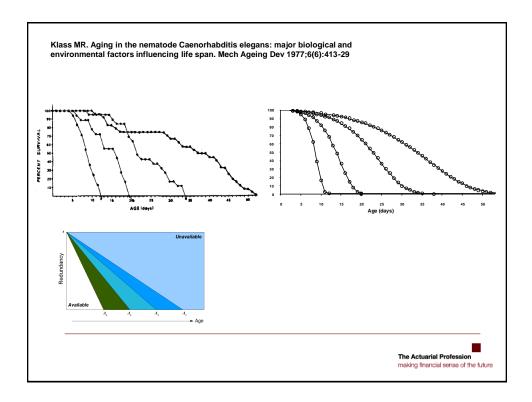












#### Parameter a

- Describes the rate of redundancy decline
- Is largely invariable

#### **BUT**

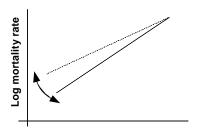
- Varies with temperature (also with dietary restriction, oxygen tension – not illustrated)
- Is the element of the model that changes with evolved longevity

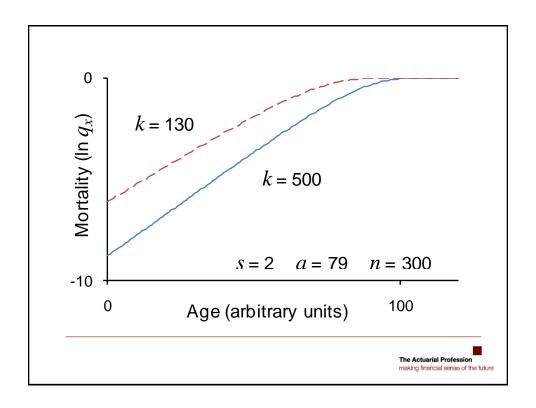
#### Parameter a

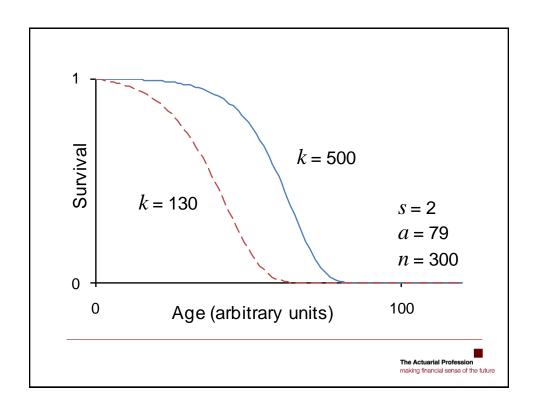
- Has similarities to "senescence" (Finch) or "ageing" (Hayflick)
- Determines the structure and scale of the mortality curve

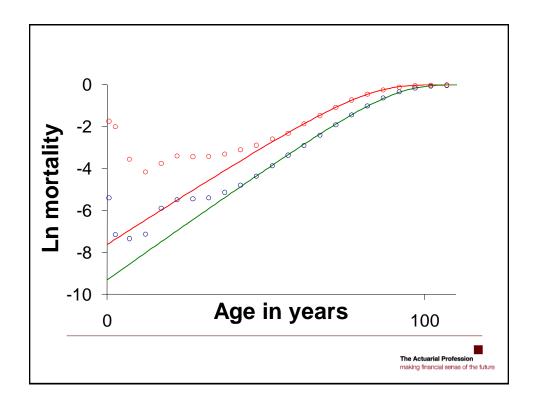
The Actuarial Profession making financial sense of the future

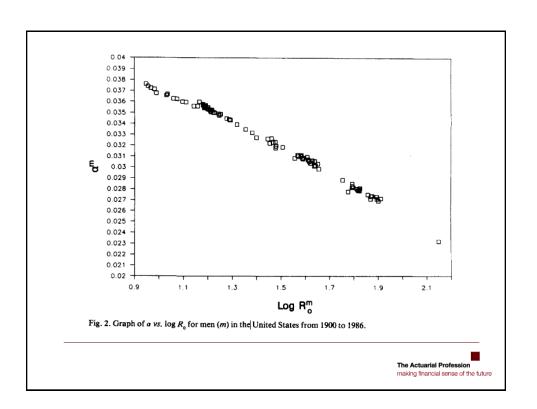
## PARAMETER k – type 2 change

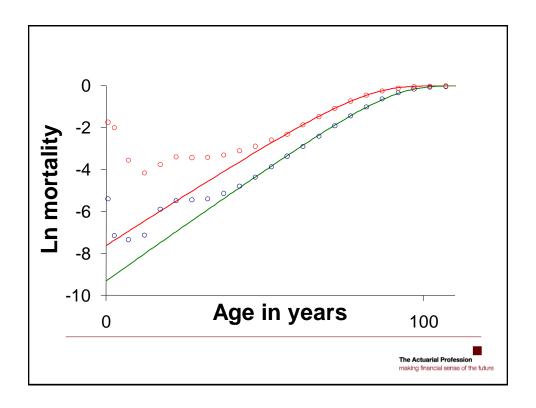


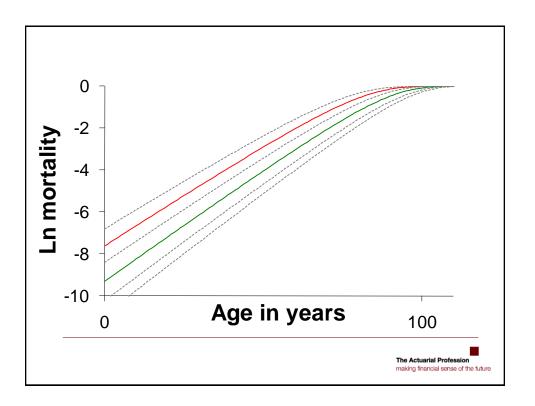


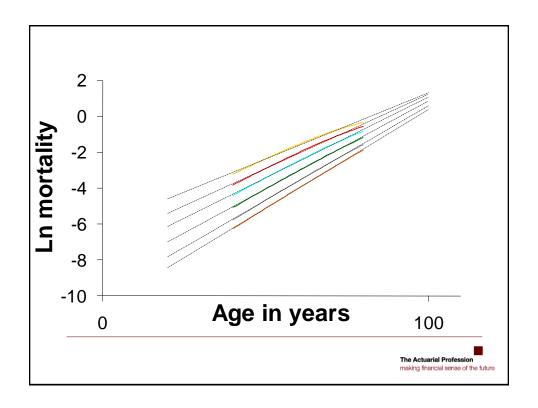


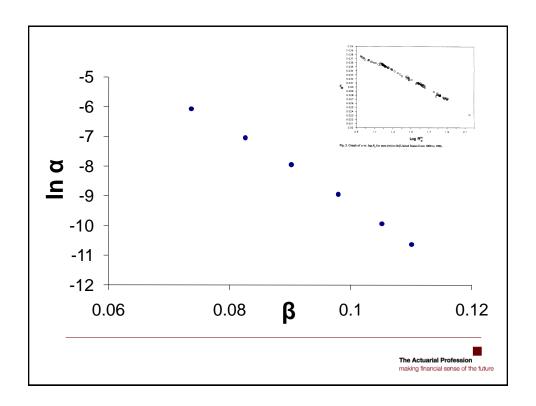


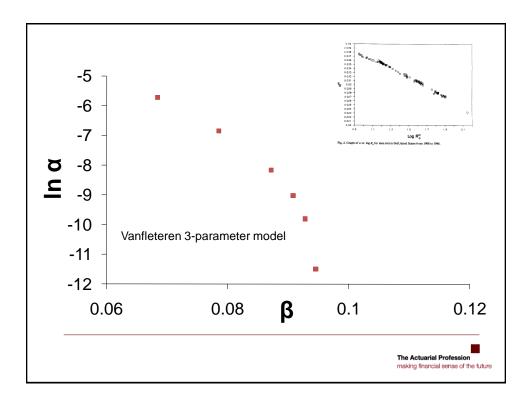






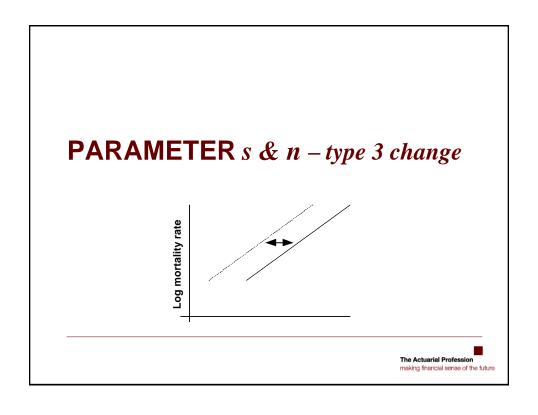


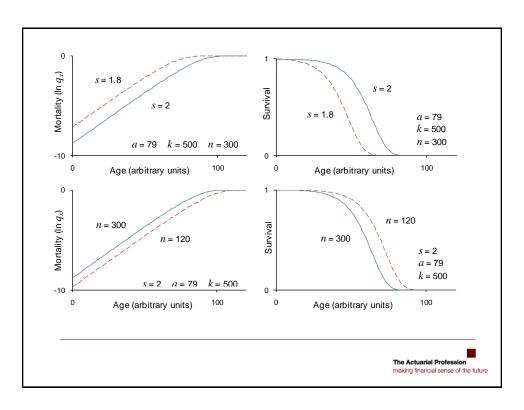




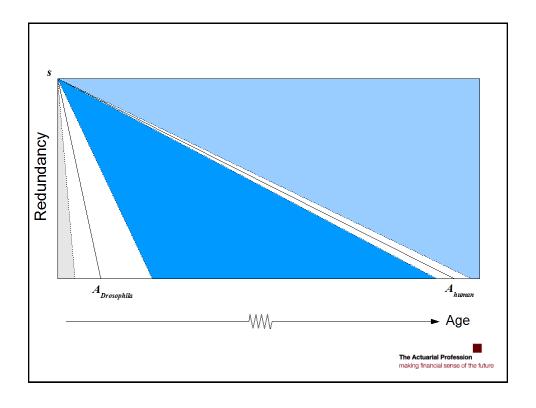
#### Parameter k

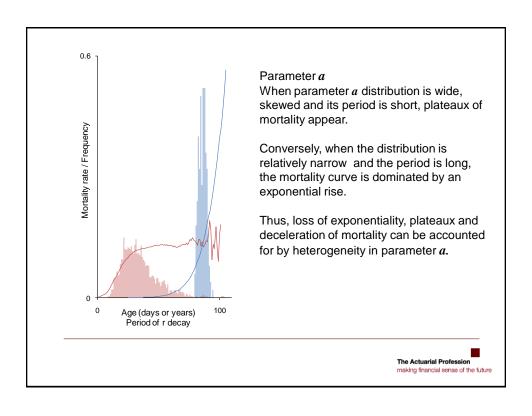
- Describes interactive risk the aggregate of all other variable, individual and environmental risks including cumulative and (non-senescent) genetic risks.
- The derivation of parameter k is that it is the halflife of "1 unit" of redundancy, therefore:
  - Low parameter k = high risk
- Is the element that is changed when organisms age in different environments, and with different external risk exposures.



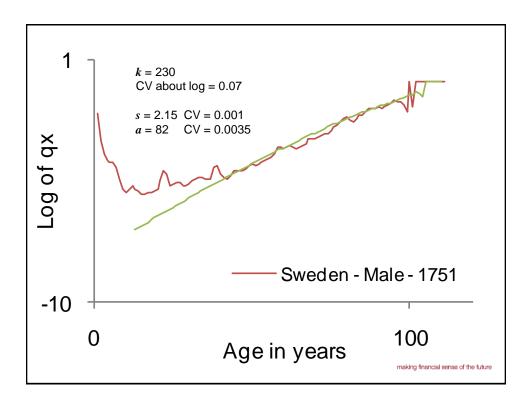


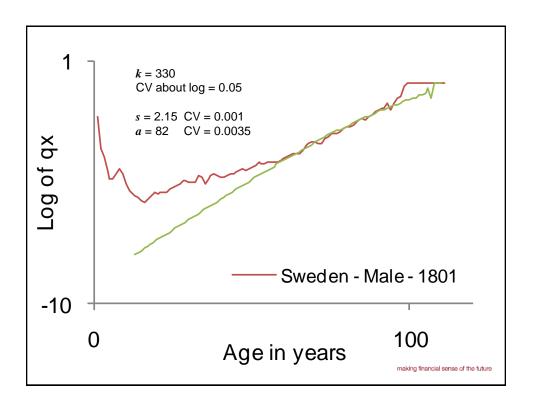
# PARAMETER *a*HETEROGENEITY

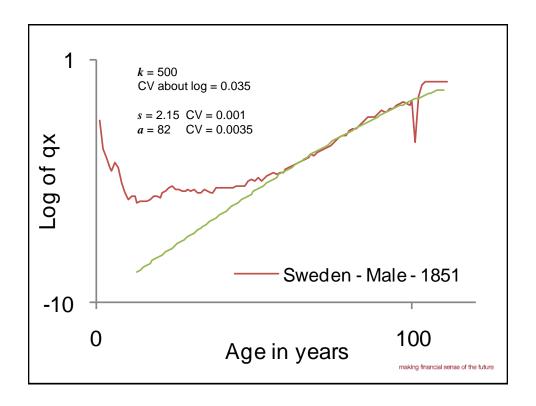


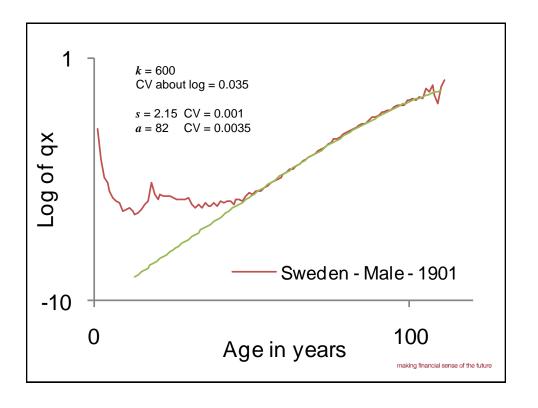


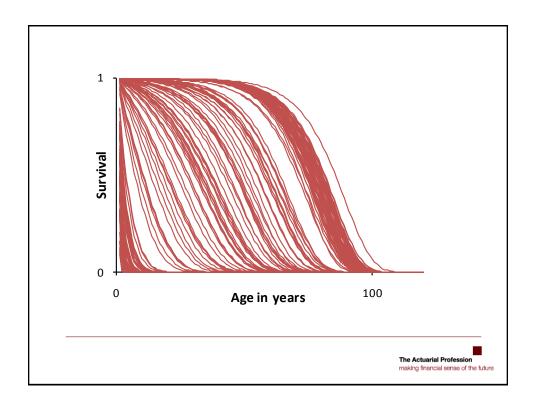
## PARAMETER *k*HETEROGENEITY

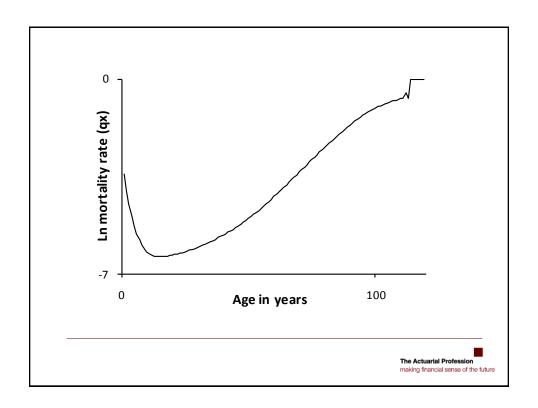


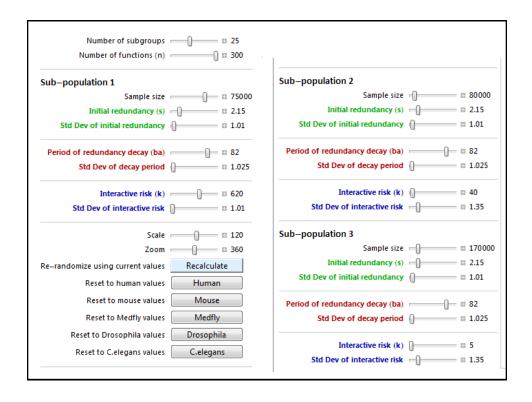


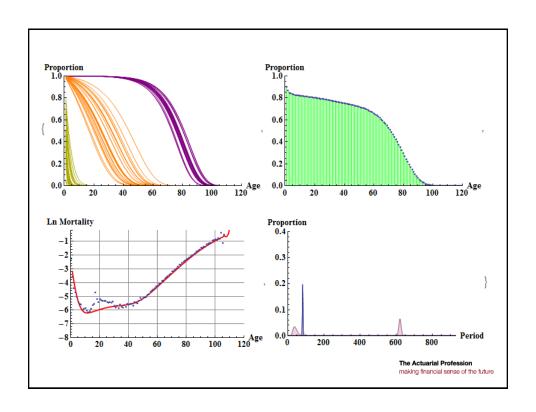


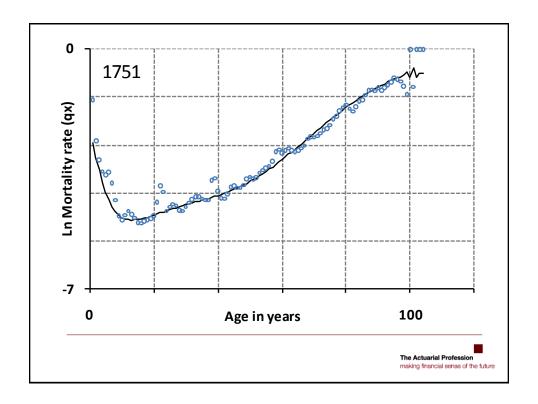


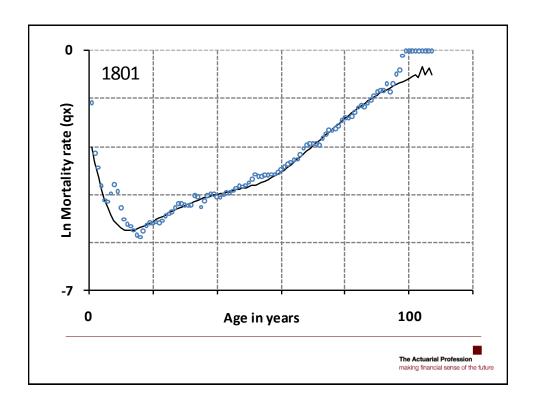


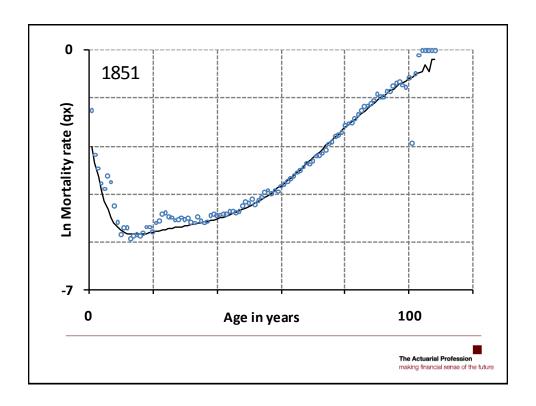


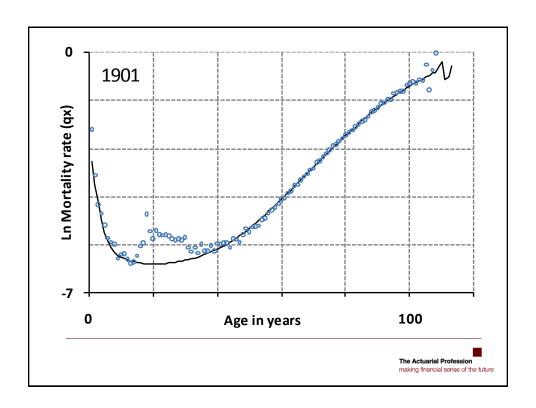












#### Summary – Basic Principles

- The NBM:
  - allows modelling of mortality and survival curves, late-life mortality deceleration, S-M correlation, mortality plateaux and slowing of mortality.
  - partitions mortality risk into two main elements: redundancy decay and interactive risk.
  - No single parameter represents 'ageing' although parameter a is closest to the definition commonly used by gerontologists (e.g. Hayflick)

The Actuarial Profession making financial sense of the future

## **Human mortality**

- Once a fixed human value for parameter a is assumed, variation in historical mortality can be modelled relatively simply by variation exclusively in parameter k.
- So what does parameter a / redundancy actually represent?





#### **Questions?**

- Thanks to:
- Stephen Singleton
- Oliver Milne
- Tom Kirkwood
- Daryl Shanley

Funding and support:

NHS North East Newcastle University Human Mortality Database