



2014-2024 Group Life Waiver of Premium Claim Termination Experience Study Data Request

APRIL | 2026

CONTENTS

- Request for Data Contributions..... 3**
- Purpose of the Study 3**
- Study Process..... 3**
- Form of Data Contributions 4**
- Important Dates 4**
- Data Transmission Instructions 4**
- Study Outputs..... 5**
- Benefits to Data Contributors 5**
- Data Access, Ownership and Retention..... 6**
- Data Description 6**
 - Overview..... 6
 - Exclusions 7
 - Data Layout Guidance..... 7
 - Data Layout 8
 - Diagnosis Category Coding Table..... 13
- Data Validation Checks and Data Considerations 13**
 - Participant Reasonableness Checking 13
 - Waiver of Premium Data Considerations 14
- LLG Governing Information Security Policy..... 14**
- About LIMRA 17**
- About The Society of Actuaries Research Institute 17**

2014-2024 Group Life Waiver of Premium Claim Termination Experience Study Data Request

Request for Data Contributions

The Society of Actuaries (SOA) Research Institute's Group Life Experience Committee (GLEC or the Committee) and LIMRA are soliciting group life waiver of premium recovery and mortality experience for calendar years 2014 through 2024.

Purpose of the Study

The SOA Research Institute and LIMRA are partnering together to complete industry experience studies. Under this partnership, the SOA Research Institute's GLEC and LIMRA plan to complete a group life waiver of premium claim termination study as an update to the previous study covering 2000-2015 published in 2017. The goals of this update are to:

- compare more recent group life waiver of premium recovery and mortality experience with the experience from the 2000-2015 study and produce actual to expected comparisons to the 2023 Group Term Life Waiver Mortality and Recovery Valuation Tables; and
- provide an update to the study of group life waiver of premium recovery and mortality rates by several categorical variables, including elimination period, age at disability, duration of disability, sex, face amount, coverage type, diagnosis, disability definition, LTD coverage, benefit period, industry groups, and geographic areas to assist companies in setting assumptions, designing, pricing, valuing, and managing the risk of group life insurance products.

Study Process

This Study will be designed, overseen, and peer reviewed by the GLEC. The SOA Research Institute and LIMRA, under the Experience Studies Pro partnership to complete experience studies, will handle all data steps, including study construction and data privacy. Study Participants will receive significant benefits as described in the [Benefits to Data Contributors](#) section below. A short public report with limited Study highlights will be available for free to the public.

More information on the SOA Research Institute and LIMRA experience study partnership can be found at [A Powerful Partnership | SOA](#).

Form of Data Contributions

A detailed description of the requested data and suggested validations can be found in the sections [Data Description](#) and [Data Validation Checks and Data Considerations](#) in this document or can alternatively be viewed in the corresponding separately provided Excel file, *2014–2024 Group Life Waiver of Premium Claim Termination Experience Study Data Description.xlsx*. Data can be submitted in one of the following file formats, which must use the ASCII character set:

- Microsoft Excel workbook;
- Comma-separated values (.csv) file;
- Comma-separated values (.txt) file;
- Fixed width Text (.txt) using specified columns to denote data elements; or
- For formats that do not match the enclosed format specifications, column headings and/or attached mapping instructions are required.

Important Dates

We request your intent to participate and provide data for the study. Please provide your response to StudyPro@soa.org by **April 30, 2026**.

Your timely data submission is a valuable contribution to this Study. If you have indicated that you intend to participate in the study by submitting data, we request your data, as described in the following section, no later than **June 30, 2026**. If you would like to contribute, but find that this timing is challenging, please contact StudyPro@soa.org to discuss options.

Data Transmission Instructions

The SOA Research Institute and LIMRA have partnered to validate, compile and aggregate the data for this effort. When you are ready to submit your data, please send an email to SOADataTransmissions@limra.com and LIMRA will send you a secure link to facilitate the data transmission.

Study Outputs

A report with high level summary results of the study will be made publicly available.

In an effort to ensure these important industry studies can be funded on a sustainable basis, the SOA Research Institute and LIMRA offer the detailed outputs of this work for purchase.

The following may be included in the outputs made available for purchase:

- detailed experience study report with analysis and commentary;
- a set of data visualization dashboards with the ability to filter on and drill down into the detail of the results of the study;
- conditioned on the agreement of all contributors, dataset(s) containing the aggregated experience collected for the purpose of this study. The datasets may be made available in excel files, text files or downloads from the data visualization tool;
- models or other tools developed to support the analyses completed in the study; and
- other outputs as determined by the SOA Research Institute and LIMRA.

Any output of the study, whether publicly available or available for purchase, will not contain any private information or any confidential contributor-level information.

Benefits to Data Contributors

Data contributors will be acknowledged in the study output. Their experience data will be part of a broad industry study that will benefit the industry. The experience data for this study may be compared against current industry standard valuation assumptions and significant variance from the current standard may trigger the development of new standards. In such a situation, the data from this study may be used as the basis to develop new valuation standards. Data contributors will benefit from having their company's data included in the comparison to standard valuation assumptions and from being included in the basis for any new valuation standards.

Data contributors whose data is retained for inclusion in the study, whether they subscribe to Experience Studies Pro in 2027 or operate solely in group/workplace product lines and purchase the study independent of the subscription, will receive additional benefits:

- the ability to see their own experience results compared to the industry results in any non-public, data visualization dashboards or excel pivot tables;
- the option to choose a group of no less than five (5) peer companies from the companies who provided data to the study and receive a comparison of the aggregated results of these peer companies to their own company results; and
 - If your company is chosen to be in another company's peer group, your company's confidentiality will be protected in any peer group analysis in the following ways:
 - A peer group must contain at least five (5) companies.
 - If needed, any company with data that dominates the rest of the group (i.e., represents more than 25% of the exposure for the group) will be scaled back to 25%.
 - If you submit data for more than one company, please contact StudyPro@soa.org if you prefer the data for all the companies to be combined as one 'company group' or kept as separate individual companies in your peer group analysis.

- By being a data contributor, you acknowledge and agree that your company's data may be part of another company's peer group analysis.
- the opportunity to have a meeting with the SOA Research Institute and LIMRA researcher(s) who performed the analyses for the study. At this meeting, the contributor will be able to quickly gain deeper insights into the results and questions in specific areas of interest.

Data Access, Ownership and Retention

The SOA Research Institute and LIMRA have partnered together to collect and process experience data for this effort. The data collected under this partnership will be processed and housed within LIMRA's existing study data infrastructure. The agreement between the SOA Research Institute and LIMRA includes provisions to ensure the data is kept secure and confidential. Only SOA Research Institute and LIMRA staff directly involved with the project will have access to the original data. SOA Research Institute volunteers working on the experience analysis and table development will not have access to original data. For more information on LIMRA's information security program, please see Section, [LLG Governing Information Security Policy](#).

The SOA Research Institute and LIMRA will create aggregated datasets from the original data contributions for the purpose of completing this effort. These aggregated datasets will not contain any personally identifiable information (PII). All aggregated datasets compiled by the SOA Research Institute and LIMRA from the original data contributions will be the property of the SOA Research Institute and LIMRA. Only SOA Research Institute staff, LIMRA staff, or contracted independent consultants will have access to contributor-level data. The aggregated datasets may be used for future efforts, as deemed appropriate by the SOA Research Institute or LIMRA.

Data Description

OVERVIEW

The study period is 1/1/2014 through 12/31/2024. Please include all waiver claims that were open for any time during this study period. This should include waiver claims that were still open as of 12/31/2024, as well as those waiver claims that were incurred prior to 1/1/2014, but open as of 1/1/2014. An open claim is one that has completed the elimination period and been approved.

The reporting date for this study is 3/31/2026. Please include all information known as of this date.

EXCLUSIONS

- Non-Group Life Business
- Non-U.S. Business (exclude where situs of group policy is outside of the U.S.)
- Creditor Life
- AD&D
- Dependent
- Administration-Only Claims
- Pending Claims
- Denied Claims
- Waiver Reserve Buyout
- Accelerated Death Benefit Payments (until final death benefit is paid)
- Assumed Reinsurance (exclusion does not apply to company merger or takeover)

The purpose of excluding assumed reinsurance is to prevent double counting by capturing only the experience of direct writers. This exclusion does not apply when a direct writer has merged with, or been taken over by, another company. In those cases, the assuming carrier is expected to report the original direct writer's experience. We will work with carriers if submitted data suggests any potential overlap in reported experience.

DATA LAYOUT GUIDANCE

The study requires one record per claim for each claimant. If a claimant experiences multiple periods of disability, a separate record should be submitted for each period. Each claim record will be keyed by Carrier Code, Claimant ID (unique to the claimant), and Claim ID.

The record includes indicators for both basic and supplemental/voluntary coverage. Except for the initial face amount and death benefit amount where the basic and supplemental/voluntary amounts must be reported separately, all other data elements should reflect the basic coverage when a claim includes both types. If a claimant has basic coverage and certain data elements differ from those under the supplemental/voluntary coverage (e.g., the elimination period), the values from the basic coverage should be used. Although some differences between the two coverages may occur, they are expected to be rare. To streamline data submission, processing, and validation, the study's data layout uses a single record per claim. The data specifications are shown in Section [Data Layout](#).

The data elements are identified as "Required" and "Optional" based on our estimate of the importance to claim termination. All required data elements should have a response provided. Where a required data element has an "Unknown" code specified, it should be used for values that are not available. Please provide optional fields where those data element values are available, but you can leave blank if you do not have the capability to capture them.

DATA LAYOUT

Item	Length	Data Element	Description	Example	Requirement
1	9	Carrier Code	A unique code will be supplied by SOA/LIMRA	AA04	Required
2	20	Claimant ID	Unique Claimant ID. For Claimant IDs with length less than 20, left justify the string. This can be the participant ID number or a unique Claimant ID created for this study. Do not use social security number.	234B7564	Required
3	8	Date of Birth	Numeric data of birth in YYYYMMDD format. If you only have age at Date of Disability and not date of birth, fill in the date of birth by subtracting the age in years from the Date of Disability.	19770707	Required
4	1	Sex	1 = Male 2 = Female 3 = Other 4 = Unknown	2	Required
5	20	Claim ID	Unique Claim ID for each claim. For Claim IDs with length less than 20, left justify the string. This can be the participant Claim ID number or a unique Claim ID created for this study.	CLM12379	Required
6	1	Basic Coverage	0 = No 1 = Yes	1	Required
7	1	Supplemental Coverage	0 = No 1 = Yes	1	Required
8	12	Basic Initial Face Amount	Total initial face amount at Date of Disability, leave Blank if no Basic Coverage	150000	Required
9	12	Supp Initial Face Amount	Total initial face amount at Date of Disability, leave Blank if no Supplemental Coverage	250000	Required
10	1	Definition of Disability	0 = Unknown 1 = Any Occupation 2 = Own Occupation 3 = 2-Year Own Occupation 4 = Other	2	Required
11	8	Date of Disability	Numeric last day worked + 1 in YYYYMMDD format. This date should be prior to 1/1/2025.	20180501	Required

Item	Length	Data Element	Description	Example	Requirement
12	8	Date Claim Reported	Numeric date claim reported in YYYYMMDD format. This date should be on or after the Date of Disability. If unknown, leave Blank.	20180515	Optional
13	8	Date Waiver Approved	Numeric date claim approved in YYYYMMDD format. This date should be on or after the Date Claim Reported. If unknown, leave Blank.	20180601	Optional
14	3	Elimination Period	Elimination Period in Days. Where data is in months, convert to Days = Months*30.	90	Required
15	1	Diagnosis Descriptor	1 = ICD 9 2 = ICD 10 3 = Diagnosis Category These codes are used to determine the type of diagnosis information supplied. If an ICD Diagnosis Code is supplied (preferred), do not supply Diagnosis Category Code and vice versa.	2	Required
16	7	ICD Diagnosis Code	If Diagnosis Descriptor is 1 or 2, enter primary ICD 9 or ICD 10 diagnosis code or if no diagnosis is available, code as Unknown. If Diagnosis Descriptor = 3, leave Blank.	M54.50	Required if Diagnosis Descriptor = 1 or 2
17	2	Diagnosis Category Code	If Diagnosis Descriptor = 3, enter Diagnosis Category Code from the Diagnosis Category Coding Table below. Example: If diagnosis is Back, enter 1. If Diagnosis Descriptor is 1 or 2, leave Blank.	1	Required if Diagnosis Descriptor = 3
18	1	Carrier provided the Group LTD Coverage at Date of Disability	0 = No 1 = Yes 2 = Unknown	1	Required
19	1	Known LTD Claim	0 = No 1 = Yes 2 = Unknown	1	Required
20	1	Disability definition same for Waiver and LTD Claims	0 = No 1 = Yes 2 = Unknown	1	Required
21	1	Benefit Period Type	1 = Age 2 = Years 3 = Lifetime	1	Required

Item	Length	Data Element	Description	Example	Requirement
22	3	Waiver Benefit Period	Depending on the Benefit Period Type, enter either the Age (terminating age of coverage) or Years (number of years of coverage) as a whole number. Where coverage is Lifetime enter 999.	65	Required
23	8	Benefit Period End Date	Numeric end of the Benefit Period in YYYYMMDD format. Use 99991231 for lifetime.	20420707	Required
24	1	Claim Status	Status as of 12/31/2024. 1 = Open 2 = Closed An open claim is one that has completed the elimination period and been approved. A closed claim is one that has terminated by death, recovery or benefit expiration.	1	Required
25	1	Termination Code	If Claim Status = 2 (Closed), enter 1 = Death 2 = Recovery (including end of Own Occ period) 3 = Benefit Expiration If Claim Status = 1 (Open), leave Blank. For this purpose, the end of an own occupation period is considered a Recovery not a Benefit Expiration. Benefit Expiration includes failure to furnish proof of disability and aged out of benefit.	1	Required for Closed Claims
26	8	Termination Date	If Claim Status = 2 (Closed), enter numeric date the claim terminated in YYYYMMDD format. If Claim Status = 1 (Open), leave Blank.	20220612	Required for Closed Claims
27	12	Basic Death Benefit Amount	If Termination Code = 1 (Death) and Basic Coverage = 1 (Yes), enter total death benefit paid. Exclude interest paid. If Termination Code is 2 (Recovery), or 3 (Benefit Expiration), or Basic Coverage = 0 (No), leave Blank.	150000	Required for Closed Claims with Termination Code = 1

Item	Length	Data Element	Description	Example	Requirement
28	12	Supp Death Benefit Amount	If Termination Code = 1 (Death) and Supplemental Coverage = 1 (Yes), enter total death benefit paid. Exclude interest paid. If Termination Code is 2 (Recovery), or 3 (Benefit Expiration), or Supplemental Coverage = 0 (No), leave Blank.	350000	Required for Closed Claims with Termination Code = 1
29	1	Location Basis	Basis of State and ZIP Code location. 1 = Claimant's residence (preferred) 2 = Group location	1	Required
30	2	State	State per Location Basis (claimant's residence or group location) as of the Date of Disability. If unavailable as of that date, State determined as of most recent date is acceptable. Enter 2-digit alphabetical character (e.g., ME, CA, VI etc.). Locations outside the United States (U.S.) should be coded as IT; for this purpose, D.C. and inhabited U.S. territories are considered part of the U.S. Unknown state of location should be coded ZZ.	NE	Required
31	10	ZIP Code	ZIP Code per Location Basis (claimant's residence or group location) as of the Date of Disability. If unavailable as of that date, ZIP Code determined as of most recent date is acceptable. Enter ZIP Code in 00000 or 00000-0000 format. Unknown ZIP Code of location should be coded 99999.	06215	Required
32	20	Group ID	Enter Group ID. For Group IDs with length less than 20, left justify the string. If unknown, leave Blank.	GRP78946	Optional

Item	Length	Data Element	Description	Example	Requirement
33	10	Group Size	The number of covered lives associated with the group policy as of Date of Disability. If unavailable as of that date, number of lives as of most recent date is acceptable. If unknown, leave Blank.	1220	Optional
34	1	Industry Code Type	1 = Standard Industrial Classification (SIC) 2 = North American Industry Classification System (NAICS) These codes are used to determine the type of industry code supplied in Industry Code.	1	Required if Industry Code is supplied
35	6	Industry Code	If Industry Code Type = 1, enter SIC code as a 4 digit numerical character (e.g., 0111, 8211, etc.). If Industry Code Type = 2, enter NAICS code as a 6 digit numerical character (e.g., 445110, 311111, etc.). Enter the code that identifies the industry of the claimant's employer group as of the Date of Disability. If unavailable as of that date, most recent code is acceptable. If unknown, leave Blank.	0111 Or 445110	Optional

DIAGNOSIS CATEGORY CODING TABLE

Diagnosis Category Coding	
Code	Diagnosis Categories
1	Back
2	Cancer
3	Circulatory
4	COVID-19
5	Diabetes
6	Diagnosis not provided
7	Digestive
8	Ill-defined and Misc Conditions
9	Injury other than back
10	Invalid
11	Maternity
12	Mental and Nervous
13	Nervous System
14	Other
15	Other Musculoskeletal
16	Respiratory
17	Unknown

Data Validation Checks and Data Considerations

For this study, study data will be assembled and processed by the SOA Research Institute and LIMRA, with validation rules specified by the GLEC. The Committee will then make decisions about how to handle data integrity issues, which can include excluding data, using default fixes, or potentially asking for a resubmission. In order to streamline this process, it will be helpful if the submitting companies do their own validation prior to submission. Recommended validation checks are listed below followed by some considerations to make about the data environment and its potential effect on the data to be provided.

PARTICIPANT REASONABLENESS CHECKING

1. Date of Birth + 15 years < Date of Disability
2. Date of Birth + 100 years > End Date of Study
3. Termination Date > Date of Disability
4. Date of Birth + 75 years > Date of Disability
5. Termination Date > Date of Disability + Elimination Period
6. Termination Date > Beginning of Study Period
7. Date of Disability <= End of Study Period
8. Date of Approval >= Date of Disability
9. Date of Approval <= Date of Termination
10. If Basic Coverage = 1 (Yes), then Basic Initial Face Amount > 0
11. If Supplemental Coverage = 1 (Yes), then Supp Initial Face Amount > 0
12. If Basic Coverage = 1 (Yes) and Termination Code = 1 (Death), then Basic Death Benefit Amount > 0
13. If Supplemental Coverage = 1 (Yes) and Termination Code = 1 (Death), then Supp Death Benefit Amount > 0
14. Date Reported >= Date of Disability

WAIVER OF PREMIUM DATA CONSIDERATIONS

1. Have you had system conversions at any time during the waiver study period? Did this cause data issues that may affect the study, e.g., did the converted claims all get the same approval date? Can these claims be identified?
2. Have you had any clean-up efforts during the study period? Did this cause unique distortion of your data, e.g., were termination dates set at the process date or the true effective date of the termination? Did you identify a large group of waivers that were previously unknown? Can these claims be identified?

LLG Governing Information Security Policy

LLG Information Technology has created and maintains a comprehensive information security program called Governing Information Security Policy for LLG. This program covers information security, risk assessment, and privacy for all LLG IT activities. The program ensures that LLG has in place adequate technical, administrative, and physical safeguards to protect sensitive information. LLG's Chief Information Security Officer is the owner of the program document, and reviews and updates it annually.

1. Zero Trust Architecture Model

LLG's security model is centered on the belief that devices are not to be automatically trusted inside or outside our perimeters. All connections must verify and continually be verified they meet a defined set of requirements before being granted access as well as ongoing access.

2. Physical Security

LLG has industry best practice physical controls to protect staff, information, and guard against intrusion theft, damage, and unauthorized access. A badge reader system controls access to LLG's facilities, computer rooms, and areas where sensitive information is stored. Employees, contractors, and consultants have photo ID badges that must be prominently displayed. Visitors and third parties must be provided with badges that are prominently displayed at all times during their use of LLG's buildings. LLG IT maintains procedures to ensure that computer and communications rooms are secure and protected from fire.

3. Data Storage

The physical storage location of data is Windsor, CT. The core physical infrastructure that includes physical hardware asset management, security, data protection, and networking services is managed by LLG staff. All systems are managed, monitored, and operated by LLG.

4. End-Point Protection

LLG Information Technology department develops, maintains, and revises as needed, a manual of procedures that govern the following:

- Use of software to protect the computing environment from viruses and other malicious tools
- Updating the computing environment with "patches" for known vulnerabilities
- Restricting the ability of unprotected systems to access the environment
 - Installed and running on all LLG connected computers is an industry approved end-point protection software program that is updated regularly. Definitions are set to update daily

5. Firewalls

LLG utilizes next-generation firewalls to inspect all traffic including applications, threats, and content. The next-generation firewalls provide LL Global the ability to:

- Securely enable applications, users, and content by classifying all traffic.
- Apply security policies to block known vulnerability exploits, viruses, ransomware, spyware, botnets, and other unknown malware, such as advanced persistent threats.
- Protect our network by segmenting data and applications and enforcing the Zero Trust principle.
- Provide centralized visibility and streamline network security, making data actionable to prevent successful cyberattacks.
- URL filtering for outbound connections to prevent access to inappropriate websites.
- Malware analysis and reporting via a cloud-based analysis service that provides detailed analysis and reporting on malware that passes through the firewall.

6. Network Zoning

LLG isolates critical network segments. Virtual machines are one network segment, databases are another, etc.

7. Access Controls

LLG has a comprehensive Access Control Policy that governs access control standards within processing systems and LLG networks, for user registration and privilege management, and for password use and management. This policy also contains requirements and safeguards associated with mobile technologies.

To access LLG computer network and business applications, all users must authenticate with a single unique user ID and a personal secret password managed through Active Directory. Each computer and communication system user ID uniquely identifies only one user. Shared or group user IDs are not created or used. User passwords have strength Requirements and must be changed every 90 days for LLG systems.

8. Least Privilege

LLG adheres to the principle of least privilege. The computer and communications system privileges of all users, systems, and programs are restricted based on the need to know. Special system privileges, such as the ability to examine the files of other users, are restricted to those directly responsible for system management and/or systems security. The number of privileged user IDs is strictly limited to people who absolutely need such privileges for authorized business purposes.

System administrators who manage computer systems with more than one user will have at least two user IDs, one that provides privileged access and is logged, and the other that provides the privileges of a normal user for day-to-day work.

9. Default System Configuration

LLG disables and does not use default or vendor accounts.

10. Recertification of Access

LLG recertifies users access accounts on a quarterly basis.

11. Connection to LLG Network

LLG network does not permit anyone to physically connect a personal computer or device to the network. All computers and devices that physically connect to the LLG network are owned, configured, and maintained by LLG. LLG does have a smartphone Bring Your Own Device policy, but devices covered under this policy, are configured only for e-mail access and do not connect to the LLG network.

About LIMRA

Established in 1916, LIMRA is a research and professional development not-for-profit trade association for the financial services industry. More than 600 insurance and financial services organizations around the world rely on LIMRA's research and educational solutions to help them make bottom-line decisions with greater confidence. Companies look to LIMRA for its unique ability to help them understand their customers, markets, distribution channels and competitors and leverage that knowledge to develop realistic business solutions.

Visit LIMRA at www.limra.com.

About The Society of Actuaries Research Institute

Serving as the research arm of the Society of Actuaries (SOA), the SOA Research Institute provides objective, data-driven research bringing together tried and true practices and future-focused approaches to address societal challenges and your business needs. The Institute provides trusted knowledge, extensive experience and new technologies to help effectively identify, predict and manage risks.

Representing the thousands of actuaries who help conduct critical research, the SOA Research Institute provides clarity and solutions on risks and societal challenges. The Institute connects actuaries, academics, employers, the insurance industry, regulators, research partners, foundations and research institutions, sponsors and non-governmental organizations, building an effective network which provides support, knowledge and expertise regarding the management of risk to benefit the industry and the public.

Managed by experienced actuaries and research experts from a broad range of industries, the SOA Research Institute creates, funds, develops and distributes research to elevate actuaries as leaders in measuring and managing risk. These efforts include studies, essay collections, webcasts, research papers, survey reports, and original research on topics impacting society.

Harnessing its peer-reviewed research, leading-edge technologies, new data tools and innovative practices, the Institute seeks to understand the underlying causes of risk and the possible outcomes. The Institute develops objective research spanning a variety of topics with its [strategic research programs](#): aging and retirement; actuarial innovation and technology; mortality and longevity; diversity, equity and inclusion; health care cost trends; and catastrophe and climate risk. The Institute has a large volume of [topical research available](#), including an expanding collection of international and market-specific research, experience studies, models and timely research.

Society of Actuaries Research Institute
8770 W Bryn Mawr Ave, Suite 1000
Chicago, IL 60631
www.SOA.org