



# Insurance Data Showing the U.S. Excess Death Crisis Slides Behind a \$10,000 Paywall



 33  3 comments





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## **An actuarial society's research depicted a huge surge in non-covid deaths in young insured workers. Is it pulling back on sharing its findings**

Mary Beth Pfeiffer

Table 5.8

## EXCESS MORTALITY BY DETAILED AGE BAND

Age	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Apr. 2020 –Dec. 2022	COVID (%)	Non- COVID (%)	Count (%)
0-24	124%	104%	101%	119%	128%	112%	99%	104%	119%	108%	112%	2.8%	9.3%	2%
25-34	131%	120%	118%	132%	179%	137%	126%	121%	127%	123%	131%	9.9%	21.1%	2%
35-44	133%	127%	129%	134%	201%	158%	134%	123%	126%	134%	139%	17.2%	21.3%	4%
45-54	126%	129%	132%	119%	179%	151%	128%	107%	112%	123%	130%	19.9%	10.0%	9%
55-64	122%	129%	129%	114%	152%	139%	123%	100%	105%	116%	122%	17.4%	5.1%	18%
65-74	115%	132%	130%	108%	130%	124%	116%	95%	100%	104%	116%	14.0%	1.5%	17%
75-84	113%	133%	123%	105%	119%	122%	121%	102%	107%	107%	115%	11.3%	3.8%	20%
85+	103%	124%	111%	92%	105%	107%	105%	91%	93%	92%	103%	8.6%	-5.5%	27%
<b>All Ages<sup>a</sup></b>	<b>115%</b>	<b>128%</b>	<b>123%</b>	<b>107%</b>	<b>134%</b>	<b>126%</b>	<b>117%</b>	<b>99%</b>	<b>104%</b>	<b>107%</b>	<b>116%</b>	<b>13.0%</b>	<b>2.9%</b>	<b>100%</b>

a. Includes only companies that provided Age splits; see second bullet at the beginning of Section 5.

Insured working-age people had the highest above-average death rates in this Society of Actuaries chart. Any figure above 100% is considered “excess” death. At 201%, the 35–44 age group has the “highest cumulative A/E [actual-to-expected ratios] during the pandemic,” the report states, “and has the highest non-covid excess mortality as well,” which is shown at right. The data should not be used to “validate a causal relationship” to covid vaccines, SOA advised. (Source: Society of Actuaries, May 2023)

The Society of Actuaries has put up a five-figure paywall for access to new reports on COVID mortality that in the past have revealed shocking rates of above-normal, or “excess,” deaths.

In a post on its website, the SOA—a national source of risk data for life insurers—said it will charge **\$10,000** for four updates of post-pandemic deaths through next February.

“This new series of group life mortality quarterly reports and data are only available for purchase,” SOA communications manager, Michael Nowak, confirmed in an email. [Previous](#) reports—which showed young workers dying at far higher excess rates

than senior citizens—are still available on the SOA website, he said, and new, less technical ones will be released to the public at an unspecified time.

Some industry watchers suggested the non-profit society, whose members pay dues, may be trying to develop a new business model. But it also may be attempting to extract itself from the contentious and politically charged issue of excess deaths and, moreover, what is causing them.

Nowak would not grant my request to interview an SOA official who recently told a trade publication that deaths in young insured adults in 2023 were still far above normal. “Very important information in our reports we’ve been studying,” the official told me before our communication was cut off.

Moreover, in an email, Nowak included an advisory, writing, “Please know that the SOA Research Institute data and reports on COVID-19 mortality does not validate any claims made to suggest a causal relationship between COVID-19 vaccines and mortality.”

I had not asked about such a relationship.

The society’s primary job is to help insurers set rates based on the likelihood of injury and death, an indisputably technical and costly task. But because it is considered an unbiased source of trend information, its reports have also helped define the pandemic toll on working-age, insured people. While SOA has the right to use its reports as it sees fit, their loss would be a blow to pandemic information.

In six articles published in mainstream venues, [Dr. Pierre Kory](#), president emeritus of [FLCCC Alliance](#), and I have used Society of Actuaries findings to call attention to the unheralded problem of excess deaths in America. In the first nine months of 2023, [158,000](#) more Americans died than normal, fifty times the [toll](#) in the World Trade Center attacks and more than in every U.S. military conflict since the Vietnam War.

Our opinion articles appeared in [USA Today](#), [Newsweek](#), [The Hill](#), [Trial Site News/Rescue Substack](#), the [Washington Times](#) and [Real Clear Health](#). All of them called for a concerted, high-level investigation of the circumstances that have fueled young adult mortality. The last three questioned the potential involvement of COVID-19 vaccines.

In early 2023, a seminal SOA [report](#) revealed a wave of deaths in the third quarter of 2021 among insured people under 45 that was 80 percent above the pre-pandemic norm. At the same time, deaths among people 65 and older were 16 percent higher, defying common wisdom that older people were more vulnerable and younger people more robust.

In response to the large fee on upcoming reports, Dr. Kory said, “I can only interpret the SOA’s actions in a deeply cynical way. This is exactly what happens to data that is ‘inconvenient’ to the authorities who launched and oversaw this catastrophic gene therapy vaccine campaign.”

Table 5.1

## EXCESS MORTALITY BY INDUSTRY COLLAR

Industry Collar	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	4/20-12/22	% COVID	% Count
Blue	110%	127%	123%	107%	129%	126%	115%	97%	100%	104%	114%	13.3%	40%
Gray	115%	127%	117%	104%	133%	121%	107%	88%	92%	94%	110%	13.3%	19%
White	119%	129%	123%	107%	138%	126%	121%	103%	109%	110%	119%	12.5%	40%
<b>All Collars<sup>a</sup></b>	<b>115%</b>	<b>128%</b>	<b>122%</b>	<b>107%</b>	<b>134%</b>	<b>125%</b>	<b>116%</b>	<b>99%</b>	<b>103%</b>	<b>106%</b>	<b>115%</b>	<b>13.0%</b>	<b>100%</b>

a. Includes only companies that provided industry splits; see second bullet at the beginning of Section 5.

Society of Actuaries research showed that white-collar workers had higher excess death than others over the entire pandemic. All categories had peak excess mortality in the third quarter of 2021. SOA advises that its data is not intended to make a “causal association” between excess deaths and covid vaccines. (Source: Society of Actuaries, 2023)

## A toxic combination?

In perhaps its most stunning revelation, SOA research showed that the highest excess death rate of any age group in the prime pandemic years occurred in the third quarter of 2021 among insured workers aged 35 to 44. They died at 201 percent of normal, which is double the pre-pandemic norm. Strikingly, in referring to excess deaths generally, the report said, “COVID-19 claims do not fully explain the increase in incurred claim incidence.”

Clearly, something else was—and still is—killing young people.

In early September of 2021, 100 million American workers, including many insured by companies SOA serves, were [mandated](#) to take covid vaccines or face job termination. As [documented](#) by the society, deaths in young insured adults soared in late 2021; the increase occurred in tandem with coerced vaccination and the crest of the Delta covid

wave.

As Dr. Kory and I [reported](#) in *Trial Site News* and *Rescue* in January, vaccinating in the throes of a disease outbreak can worsen severity and mortality in a phenomenon called [vaccine-associated enhanced disease](#). We showed that a 40 percent surge in maternal deaths in 2021 was almost entirely due not to pregnancy complications but to covid, occurring as Delta raged and pregnant women, who were strongly urged to vaccinate, became or were already infected.

In the pandemic's first horrific year, 2020, just 16 pregnant women died from covid; in 2021—when vaccines were supposed to protect these women—335 of them died, we reported. (When the CDC [announced](#) the 40 percent maternal death increase, it made no mention of covid.)

Indeed, injecting millions of people under fast-track [emergency-use authorization](#) and with a minimally tested technology was akin to a roll of the dice. The [Vaccine Adverse Events Reporting System](#) offers a poignant tally of people who lost that gamble, including 18,862 domestic deaths and hundreds of thousands of injuries including heart attacks, myocarditis, miscarriages, permanent disability, and severe allergic reactions.

With one exception, the Society of Actuaries has avoided addressing the fraught issue of covid vaccines. In its 2023 [report](#), it found a fleeting correlation between excess deaths and vaccine uptake in 2021. The report urged caution, saying SOA “will likely omit this subsection from future reports unless a statistically significant relationship reemerges.”

## Still dying young

For insurers, covid continues to be both a human tragedy and a financial problem. In 2022, life insurance companies paid [\\$100 billion](#) in death benefits, topping the record-setting [\\$90 billion](#) paid in 2020.

That costly surge in claims happened in the heat of covid. But even in post-pandemic 2024, more young adults are dying than normal, according to insurance industry publications.

*ThinkAdvisor* [reported](#) “much higher” deaths in early 2024 than in the same period in 2019—an excess of [8.9 percent](#) in the first quarter. The trade journal *Life Annuity Specialist*, similarly, [published](#) an article on April 8, 2024, with the headline: “Excess

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