

SPECIFICATIONS FOR THE SUPPLY OF DATA ON COMPUTER DISCS

ASSUMPTIONS

- 1.1 The following assumptions have been adopted as major elements in the Specifications -
- a) The data will be supplied by means of 3 1/2 inch or 5 1/4 inch computer discs in the same order as in Form A - In Force, and Form B(2) - Terminations by Death and Form C(2) - Accidental Death and Permanent Total Disability. Examples of these Forms are attached to the Instructions for the Preparation of Returns for Mortality and Accident Studies, in MAS 303 Appendix A.
 - b) The computer discs will be prepared using dBASE III PLUS or dBASE IV.
 - c) The key computer instructions adopted involve the entry of the data on a disc in the format required for a READ/DATA routine.
 - d) It is essential that the data can be read by Wordstar for conversion to HP Basic. A brief test program and entry instructions used whilst developing these specifications are included, for information, in MAS 303 Appendix C.
 - e) The classes of life insurance business for which data is required are -
 - Males
 - Ordinary, With Medical
 - Ordinary, Without Medical
 - Females
 - Ordinary, With Medical
 - Ordinary, Without Medical

MORTALITY STUDIES THE PROCEDURES

1.2 Each set of data normally provided by a life company on Form A or Form B(2) is entered into a file on computer disc.

1.3 Each file has a unique name or title and contains up to 100 records. The data in the file is accessed by the File Name.

FILE NAME

1.4 The format of the File Name is structured as follows:

File Name is: AABCCDD, where -

AA: Country Code, In Force or Deaths

Notes: a) Country Code is the first letter of the Name of the Country, e.g. - For Singapore: S

b) In Force - the letter I

Deaths - the letter D

Accident - the letter A

BB: Two digits representing the Company Code Number

CC: Two digits representing Sex/Class of Business Code Number

DD: Calendar Year to which the data applies, e.g. 89 is 1989.

1.5 Examples of the File Name are -

(1) File Name is: SI010189
eg: Singapore, In Force, Company ABC,
Male - Ordinary - Medical, 1989

(2) File Name is : SD 121289
eg: Singapore, Deaths, Company XYZ,
Female - ordinary - Non Medical, 1989.

1.6 The codes are listed in MAS 303 Appendix D.

DATA LINE

1.7 Within a data file there can be up to 100 data records i.e. ages 0 to 98, in records 1 to 99, plus Totals the last record.

1.8 The format of a Data Line is as follows -

(A) Data is Supplied by Age (as defined)

- (a) Data Line is -
Line Number(Space)DATA(Space)Age,Six Numbers, each separated by a comma.

(Note: A comma is also placed after Age).

For Example:

11022 DATA 22,12,14,16,18,20,98

11023 DATA 23,10,10,11,12,30,58

- (b) Where: Line Number is: (Company Code + 10) *1000 + Age.
(In the above examples, the Company Code is 01 and the ages are 22 and 23 years respectively)

A space is placed before and after DATA

The Age and six Numbers - the Numbers of In Force or Deaths for durations 0 to 5+ years, for the age (as defined) each separated by a comma. Ages under 10 are entered as: 09, 08, etc.

- (c) The final Data Entry in a File is always reserved for the Total Line. This entry can be placed in the record next after the last data record. The Age shown in the Total Line is always 99.

- (d) For Example

11099 DATA 99,T1,T2,T3,T4,T5,T6

Where T1 to T6 are the totals for Durations 0 to 5+ years and 99 indicates totals.

- (e) For information, sample operating routine and program is in Appendix C. It is emphasised that the program was prepared in the course of compiling these specifications for test purposes. It may not be the most suitable program for operational purposes or may not match the requirements of the computer in use.

(B) Data is Supplied by Year of Birth (as defined)

- (a) Data Line is -
Line Number(Space)DATA(Space)YofB-1900,Six Numbers, each separated by a comma.

(Note: A comma is also placed after YofB-1900)

For Example

11000 DATA 68,12,14,16,18,20,98

11000 DATA 69,10,10,11,12,30,58

- (b) Where: Line Number is: (Company Code + 10) *1000+00. Note that the last two numbers in the Line Number are always two zeros if data is by Year of Birth.

A Space is placed before and after DATA

YofB-1900 and six Numbers - for Example:-

Year of Birth is 1968, gives entry of 68. The six Numbers are the Numbers of In Force or Deaths for durations 0 to 5+ years for the Year of Birth, as defined, each separated by a comma. Years of Birth earlier than 1910 are shown as 09,08,etc. If YofB-1900 is negative, it is replaced by 00.

- (c) The final Data Entry in a File is always reserved for the Total Line. This entry can be placed in the record next after the last data record. The Age or YofB-1900 shown in the Total Line is always 99.

- (d) For Example

11099 DATA 99,T1,T2,T3,T4,T5,T6

Where T1 to T6 are the totals for Durations 0 to 5+ years and 99 indicates totals.

ACCIDENTAL DEATH AND PERMANENT TOTAL DISABILITY STUDIES**ASSUMPTIONS**

2.1 The assumptions adopted for Accidental Death and Permanent Total Disability Riders are the general assumptions set out in paragraph 1.1 of these Specifications.

Companies Which Adopt Option A

2.2 Details of Option A for the supply of data relating to Accidental Death and Permanent Total Disability Riders are stated in the Instructions for the Preparation of Returns for Mortality and Accident Studies, in MAS 303 Appendix A.

2.3 Option A allows a company to supply the required data on Forms C(1) or C(2). For these Specifications, it will be necessary to supply the data on computer disc only in accordance with Form C(2), separately for each of the following categories, covering both Accidental Death and Permanent Total Disability -

Males - Ordinary
Females - Ordinary

2.4 An example of Form C(2) is attached to the Instructions in MAS 303 Appendix A.

Companies Which Adopt Option B

2.5 Option B applies to a life company which adopts this option because -

- (a) All life insurance policies issued by the company carry an Accident Rider providing Accidental Death and Permanent Total Disability benefits; or
- (b) The Insurance Authority has notified the company that the preferred method for investigating the incidence of accidental deaths is to base the studies on the experience as to accidental deaths occurring under all classes of life insurance policy issued by the company, instead of under Accident Riders only.

2.6 Under Option B, two sets of data in the desired format are required -

Form C(2) - Accident Deaths

2.7 The In Force data is the sum of the data supplied for the mortality studies, as follow -

Males - Ordinary
Females - Ordinary

Each of the above categories includes -

- With Medical, Durations 0 to 5+ years.
- Without Medical, Durations 0 to 5+ years.

Form C(2) - Permanent Total Disability

2.8 The company will supply the data on Form C(2) for life policies in force at 31 December which carry the Accident Rider and for claims made during the twelve months ended on that date for a benefit attributable to a Permanent Total Disability.

2.9 The data is compiled in accordance with Form C(2) for life policies carrying the Accident Rider for the following categories -

Males - Ordinary
Females - Ordinary

2.10 For convenient reference, the complete list of categories for Accidental Death and Permanent Total Disability are as follow -

Males - Accident Riders
Ordinary - Death and Disability
Ordinary - Death Only
Ordinary - Disability Only

Females - Accident Riders
Ordinary - Death and Disability
Ordinary - Death Only
Ordinary - Disability Only

FILE NAME

2.11 The format of the File Name for Accident Riders is in the same format as for the mortality studies - refer to paragraphs 1.3 onwards.

DATA LINE

2.12 Within a data file for Accident Riders there can be up to 100 data records, i.e. ages 0 to 98 in records 1 to 99, plus Totals in the last record.

2.13 The format of the Data Line for Accident Riders is -

Line Number (Space) DATA (Space) Age, three numbers, each separated by a comma.

Note: Age may be replaced by YofB-1900 (see paragraph 1.8).

For Example

Options A and B

11022 DATA 22,520,2,1

11023 DATA 23,479,3,0

Where : Line Number is (Company Code + 10) *1000 + Age or 00 if by Year of Birth.

A space is placed before and after DATA.

The Age or YofB-1900 (if data is by year of birth) is followed by three Numbers, separated by commas:

First Number - The Number of Policies In Force on 31 December which carry an Accident Rider.

Second Number - The Number of accidental Deaths in year to 31 December. It is zero if a separate return for Disability claims is required.

Third Number - Number of Permanent Total Disability Claims in Year to 31 December. It is zero if a separate return for Accidental Death claims is required.

- Notes:
- (a) The first Number is the total number of policies in force for the class of business, where all policies are to be included in the studies. Otherwise, it is the total number of policies in force at 31 December which carry an Accident Rider.
 - (b) The Age of YofB-1900, if by Year of Birth and each of the three numbers are separated by commas. Ages under 10 and YofB-1900 under 10, are entered as: 09, 08, etc, if YofB-1900 is negative, it is replaced by 00.
 - (c) The Age in the Line Number is replaced by a double zero (00) if data is by Year of Birth. The Age preceding the three Numbers is YofB-1900 if this form of data presentation applies.

2.14 The final Data entry in a File is always reserved for the Total Line. This entry can be placed in the record next after the last data record. The Age or YofB-1900 shown in the Total Line is always 99.

For Example

11099 DATA 99,T1,T2,T3

Where T1 to T3 are the totals of the numbers of -

T1: Policies in force at 31 December.

T2: Accident Deaths in Year.

T3: Permanent Total Disability Claims in Year.