

2019-20 Behavioral Analytics Plans

Done! We completed our 2019 FIA and VA industry studies with over \$1 trillion of account value, 11+ years of seriatim monthly data, and large increases in long-term exposures. With the longevity insights from our triennial mortality studies, we know more than ever about “ultimate” behavior for income guarantees. Don’t miss out, as the proposed changes to VM-21 raise the bar for policyholder behavior assumptions. Links to highlights, which we would be glad to discuss:

[2019 FIA policyholder behavior studies](#)
[2019 VA policyholder behavior studies](#)

[2018 FIA mortality study](#)
[2018 VA mortality study](#)

Next? 2020 FIA and VA studies in the spring. Beyond, we would like to expand our scope, starting with **GMIB post-annuitization mortality**, if we can reach critical mass of data contributors and purchase commitments. We are not quite there yet, so we have extended the deadline to June 2020. If you have not yet done so, let us know if you are interested.

Ongoing! Studies are just the beginning. Across our range of services, all of this data improves the quality of results relative to what individual companies can do if limited to their own data. Let us show you the cost-benefit for pricing, valuation, and risk management.



Detailed report with supporting numerical exhibits, key factors, cohorts, dynamics

Pivot table tool

Surrenders, partial withdrawals, GMIB annuitizations, mortality

Custom engagements

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