

Data Layout Specification Mortality Experience Study of Individual Payout Business

Col	Item	Req / Opt	LOB Used	Description
1 - 3	Company Code	Req	Annuities & Structured Settlements	Confidential company ID code. If you need a company code, please contact Jan Palmbach at MIB, jpalmbach@mib.com .
4 - 12	Record ID Number	Req	Annuities & Structured Settlements	Defined by contributing company. This can be any sort of individual identification number unique to a contract for an exposure period. Caution: In order to protect privacy, please do not use Social Security numbers or contract or policy numbers.
13 - 14	Segment ID Number	Opt	Annuities & Structured Settlements	Code when there is a separate record for each benefit segment. See Guidelines for details.
15 - 22	Contract Effective Date	Req	Annuities & Structured Settlements	Contract issue date for structured settlement contracts and immediate annuity contracts. Date of annuitization, election of settlement option, or issuance of supplemental contract for annuitizations from deferred annuities and life insurance settlement options. (DDMMYYYY)
23 - 26	Study Year	Req	Annuities & Structured Settlements	Calendar year of experience. (YYYY)
27	Sex Code	Req	Annuities & Structured Settlements	0 = Unknown 1 = Male 2 = Female 3 = Unisex rated, unknown actual 4 = Unisex rated, male actual 5 = Unisex rated, female actual
28 - 35	Date of Birth	**	Annuities & Structured Settlements	Annuitant date of birth. (DDMMYYYY). ** Either Date of Birth or Age At Issue are required.
36 - 43	Amount of Annual Income	Req	Annuities Only	Nearest dollar (U.S.). NOTE: Leave blank for structured settlements, individual LTD or worker's comp. claims.
44 – 46	Age at Issue	**	Annuities & Structured Settlements	Annuitant's actual age nearest birthday on the contract effective date. ** Either Date of Birth or Age At Issue are required.
47	Underwriting Class	Req	Annuities & Structured Settlements	0 = Not underwritten 1 = Standard mortality 2 = Substandard mortality 3 = Preferred risk 4 = Preferred risk linked to companion life insurance sale
48 – 50	Rated Age	Opt	Substandard only	If substandard, this should be rated age at issue. If other value is coded, please contact Data Coordinator with details If standard or unavailable, leave blank.
51 – 58	Filler			Leave Blank

59	Contract Type Code	Req	Annuities & Structured Settlements	1 = Structured settlement 2 = Immediate annuity 3 = Annuitization of a deferred annuity 4 = Settlement option of annuity death claim 5 = Settlement option of life insurance death claim 6 = Settlement option of life insurance maturity or Surrender 7 = Settlement option (unknown source)
60	Fixed / Variable Indicator	Req	Annuities	1 = Fixed benefit payments 2 = Variable benefit payments (tied to S/A fund performance)
61	Tax Class	Req	Annuities	0 = Life insurance settlements, structured settlements, and unknown tax status 1 = Non-qualified 2 = Qualified (other than pension trust or IRA) 3 = Pension trust 4 = IRA (traditional or Roth)
62 - 63	Benefit Class	Req	Annuities & Structured Settlements	0 = Unknown 1 = Single life only 2 = Single life with period certain 3 = Single life with cash refund 4 = Single life with installment refund 5 = Temporary single life 6 = Joint & survivor 7 = Joint & survivor with period certain 8 = Joint & survivor with cash refund 9 = Joint & survivor with installment refund 10 = Temporary joint & survivor
64	Annuitant / Survivor Status	Req	Annuities & Structured Settlements	0 = Unknown 1 = Primary annuitant 2 = Contingent annuitant (joint & survivor benefit classes)
65 – 72	Date of Termination	Req	All Terminations	Date annuitant dies or contract is otherwise terminated. Blank if no termination. (DDMMYYYY)
73	Mode of Termination	Req	All Terminations	1 = Death 2 = Commutation 3 = Other
74 – 82	Statutory Reserve	Req	Structured Settlements Only	Required only for structured settlements, individual LTD and workers' comp claims. Reserve amount as of the end of the calendar year of study or any more recent valuation date and any readily available reserve from calendar year is acceptable. NOTE: This amount should be entered in whole dollars.
83 – 90	In-Force Date	Req	Annuities & Structured Settlements	Date of inforce file from which record is extracted. (DDMMYYYY)