

In our first article published in March 2019, “Suicide Trends and Risk Factors,” we reported that suicide as a cause of death continues to rise, particularly among certain age categories within the insured populations of many insurance markets. We also highlighted some of the risk factors associated with an increased risk of suicide.

In this follow-up article Jen Oakey, U.K. Claims Manager, highlights two prevention initiatives from Samaritans, a U.K. suicide prevention organization, as well as her own involvement with an industry working group that aims to identify suicide prevention opportunities within the insurance industry.

As claims professionals, we are frequently reminded of the stark reality of suicide. This article also explores some of the suicide-related challenges that we face in our daily work.



Suicide Prevention Initiatives

Jen Oakey | UK Claims Manager — RGA UK Services Limited

The U.K. experienced an overall decrease in male suicide between 2016 and 2017; however, a longer-term trend of increasing rates of suicide among young people has emerged.

Learning this, I felt that the insurance industry should think about how we might help prevent suicides. The work



The newly formed industry group, Action for Suicide Prevention in Insurance (ASPiIN), is made up of representatives from both insurers and reinsurers and meets monthly. Potential measures the group has proposed so far include:

Sympathy card

Claims staff to train as Samaritans volunteers

Since the purpose of the industry group is to contribute to suicide prevention, we wanted to encourage claims assessors and underwriters at each insurer to be trained as Samaritans (or any other suicide-related organization) volunteers. The skills they would learn for dealing with difficult calls could also benefit their work with customers completing claims or insurance applications.

All of these measures would be optional for the insurer and created with advice from experts.

Summary

Suicide is a serious challenge for society, and insurers have a unique opportunity to help develop solutions. Only six months after the design sprint and after only three meetings with the newly formed industry group, we have already started implementing some ideas we hope will contribute to suicide prevention.

Claims Challenges

Marilda Kotze | Head of Claims, Global Support Team — RGA Reinsurance Company of hi0.6(o0)-9.6(u)-9201(t)-12.1(eh A-12.(t)-13(r)19(-)-7.9(sc-1.(a) srod hathe nnured te-1.(ge)-6.9(n)-11.6(t)-12.7(h,n)-6109(,)1(e)1.7)3.3(a,d)-8.(e)-3(a)-892(t)-18.7(h t)-1.9(f t)-7(n)ensued tl-6.(a)-13.fme-07(h,n)-6.(a)-2.3(s w)-1 sl-13.2(tn-8.3(s)-3.1(u)-7.(t)(e)-7.9(r)-21(l(s c)-6.3(h)(e)-3(a)-8.2(t)3.8(e)t)-18.7(h)-6.98e n)-09(o)-8.(p)-11.6(sc-13.9(sttl-6(t)-7(n)-8.(dg-7.(u)-86a)-8.(g)-9(e c)-6.3(c) ciciu-6(d-2.(he-1.3(s)76 t)-1127(h)-6.9(er6(a)-0.9(pc-11.6(stua-0.8(ml6(aw)31(o)-8.(p)6(ed-2.3(sn)-2.(g)6(col(of6(c)3.7(x)6.37c))0.6(u)-82(s)2.9(i)0.7(b)-2.(h)



Regulations and medico-legal procedures – determining cause of death

Claims professionals must have a sound understanding of the various jurisdictions in which they review and adjudicate claims, bearing in mind that these may vary between states and regions within a particular country. Each country will have a well-defined medico-legal and forensic deaths process that stipulates the procedures involved in certifying a death, including the cause of death. A good understanding of the categories of cause of death, how cause of death is determined and recorded, and what evidence is made available for insurers to receive as claims proofs should be considered when designing exclusion wordings and claims processes.

A few examples where country regulation and customs may have a material impact on how a cause of death is determined and recorded include:



Claims evidence

The main challenge that RGA claims professionals share in validating claims related to suicide is timely receipt of multiple and complex claims proofs.



Suicide exclusion period

A review of exclusion periods globally does not indicate a set prescribed period. In group products a suicide exclusion may not appear at all, or if it is included, may apply for one year to new members only. Individual/retail products vary among one year, 13 months, two years, and up to a maximum of three years, with periods applying either from policy commencement or reinstatement date. Most of the challenges around a specific period occur when
