## Mystery: US Deaths Up 40% in 18-64yo for 2021

By Dr. Derek Conte September, 2022

Insurance companies have the very best statistics in the world. They use what are called "actuarial tables"; hard statistics, to determine degrees of various risks to health and life and base their premium costs on the severity of these risks. A race car driver, a tree pruner, a logger, etc. will pay much higher premiums than the average person because of much higher risks involved in the jobs they do. The most reliable statistics possible must be collected by insurance companies so they don't go bankrupt when things go wrong and claims are made.

Recently, an Indiana insurance company CEO, Scott Davison, of OneAmerica announced a 40% increase in deaths of all causes in 2021. He reports that this is echoed "across-the-board" by insurance companies, and adds that an increase of deaths of only 10% usually represents a 200-year catastrophe. So, an increase of 40% is staggering, unprecedented and represents a major health crisis.

The Center Square article reported: "The head of Indianapolis-based insurance company OneAmerica said the death rate is up a stunning 40% from pre-pandemic levels among working-age people."

"We are seeing, right now, the highest death rates we have seen in the history of this business – not just at OneAmerica," the company's CEO Scott Davison said during an online news conference this week. "The data is consistent across every player in that business...huge, huge numbers," and that it's not elderly people who are dying, but "primarily working-age people 18 to 64" who are the employees of companies that have group life insurance plans through OneAmerica, "and what we saw just in third quarter, we're seeing it continue into fourth quarter, is that death rates are up 40% over what they were pre-pandemic". "Just to give you an idea of how bad that is, a three-sigma or a one-in-200-year catastrophe would be 10% increase of deaths over pre-pandemic," he said. "So, 40% is just unheard of.""

https://web.archive.org/web/20220101164744/https:/www.thecentersquare.com/indiana/indiana-life-insurance-ceo-says-deaths-are-up-40-among-people-ages-18-64/article 71473b12-6b1e-11ec-8641-5b2c06725e2c.html

## https://usafacts.org/articles/covid-excess-deaths-causes-2021/

Statistics say that the total number of US deaths remained unchanged from 2015-2019. Deaths rose in 2020 during COVID. But deaths continued to rise in 2021when COVID deaths trailed off and vaccines became universally available. We are eager to discover "why" and "how".

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