

## Historical Context of NAIC Conversations Surrounding Disease Outbreaks

### A retrospective from the NAIC Proceedings

Researched and compiled by the NAIC CIPR Research Library Staff

The emergence of the COVID-19 pandemic is unlike any other public health emergency witnessed. We are living in an unprecedented time with rapidly changing information and data. In these times of uncertainty, the only certainty is that state insurance regulators and the insurance industry will be grappling with widespread issues and fallout from the virus for an indefinite time<sup>1</sup>

One method to help us better understand and react to the present situation is to look to past actions during similar events. However, while most of the topics from the historical NAIC Proceedings do not address pandemics directly—except for the 1918 influenza and the HIV/AIDS pandemics<sup>2</sup>—we still feel there is value in providing historical information about other related disease outbreaks and the adjacent issues that were discussed. We have compiled a summary table of our findings [here](#). Several communicable diseases including tuberculosis, pneumonia, influenza, swine flu, SARS, and HIV/AIDS, as well as associated disaster preparedness activities, are mentioned in the NAIC's Proceedings as we summarize below.

Overall, our historical analysis finds that:

- x There are 26 records referencing disease in the NAIC Proceedings from 1871 to 2019, equating to once every 5.7 years on average. This is not meant to be a comprehensive list of every mention of disease and illness in the Proceedings, rather, comprises highlights of material we selected based on relevance and substance
- x The most common disease outbreak referenced in the table are influenza (8 times) and AIDS (3 times). References to pandemics in general garnered 5 mentions. Less

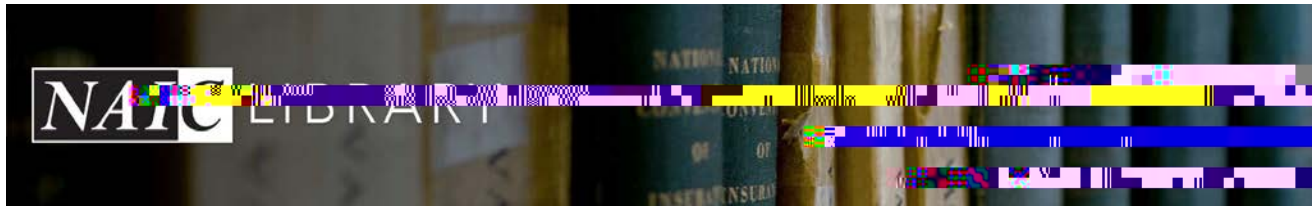
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<sup>1</sup> For a compilation of current state actions in response to the pandemic, visit the [NAIC Coronavirus Resource Center](#)

<sup>2</sup> The Centers for Disease Control & Prevention (CDC) defined HIV/AIDS as a [pandemic](#) in the 1980s. However, HIV is now considered [endemic](#) in some parts of the world.

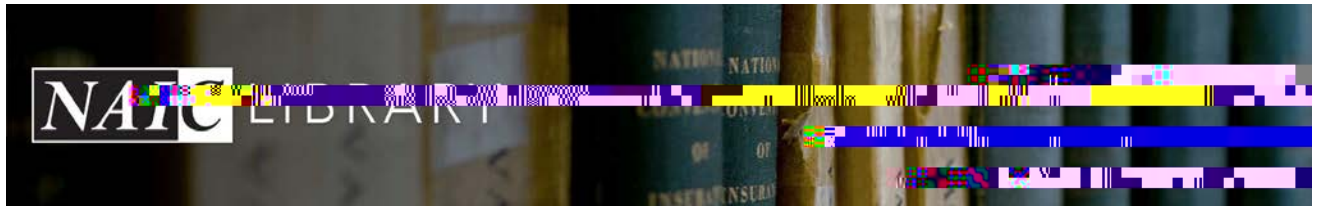
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frequently mentioned diseases include tuberculosis (2 times), swine flu (1 time), SARS (1 time), and pneumonia (1 time).

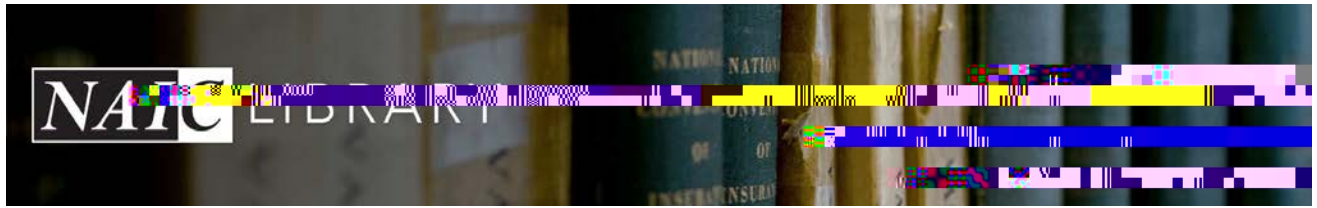
- x Frequently used keywords we assigned to records in the table based on subject matter include life insurance (10), influenza/flu (8), mortality (7), and pandemic (5). Less frequently assigned keywords include tuberculosis (1), swine flu (1), SARS (1), and pneumonia (1).
- x Core themes: It was noted that common themes occurred in clusters relating to the timeline of historical national and international events
  - o Mortality/Life insurance— These topics were mentioned much more frequently in earlier Proceedings (1871, 1874, 1912, 1914, 1926)



- o Insurance supervision as a public serviceThe focus on people and humanity is a theme that recurs in the historical Proceedings

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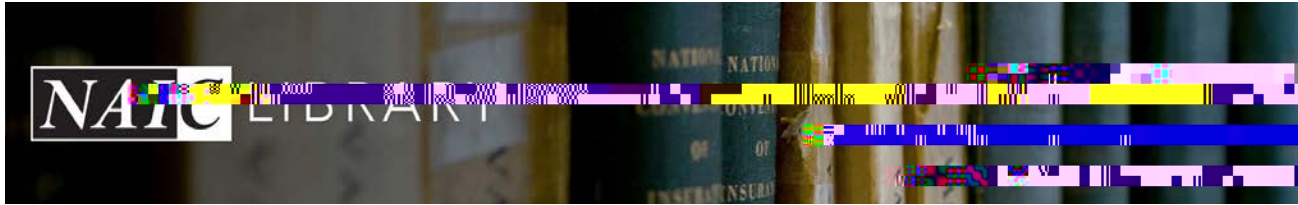


## Concluding Comments

The NAIC Proceedings provide an important

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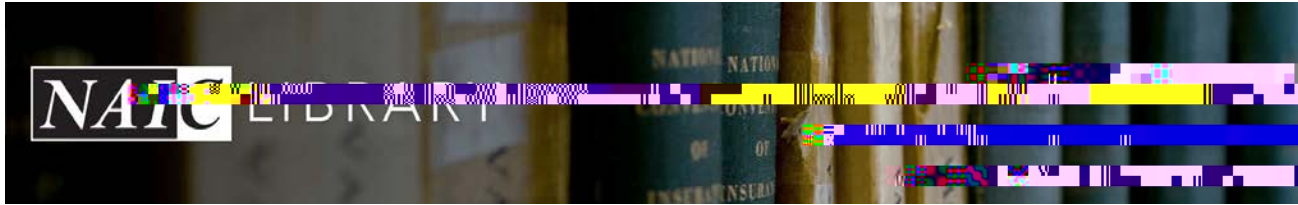


## Select References to Disease and Illness in the NAIC Proceedings, 1871-2019

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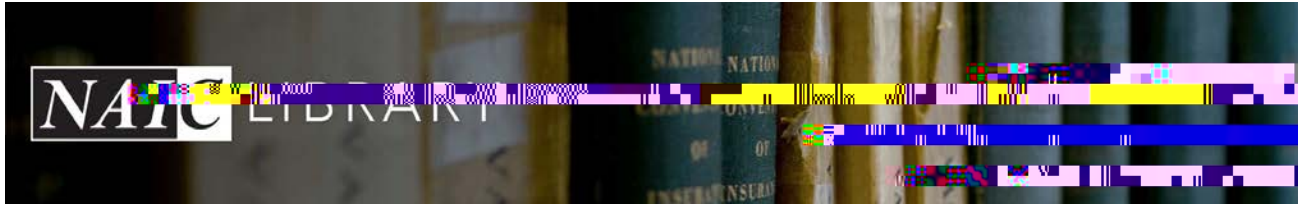
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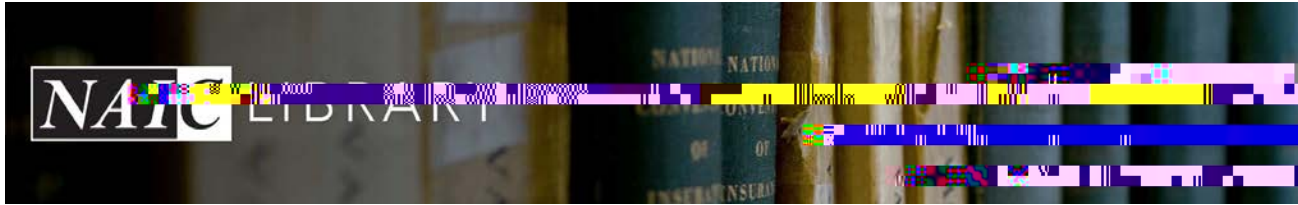
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			<p><u>See also</u> The NAIC Library wrote a <a href="#">summary piece</a> of this historical report.</p>	<p>[...] There has been a fertile field opened up among people who heretofore have carried little or no insurance whatever but who now have the means of carrying substantial amounts (pg. 309).</p>
<p><a href="#">1920</a> (pgs. 5965)</p>	<p>Presidential Address to the Convention</p>	<p>Life insurance; influenza</p>	<p>Predicted life insurance written in 1920 would increase over 33%, due in part to the influenza epidemic of 1918-1919 (p.62).</p>	<p>“The life insurance written during the past year completely smothered all prior records, and if the increase for the present year as shown by the record for the early months continues, the business written in 1920 will exceed that of 1919 by over thirty-three and one third per cent.”</p>

[1921](#)

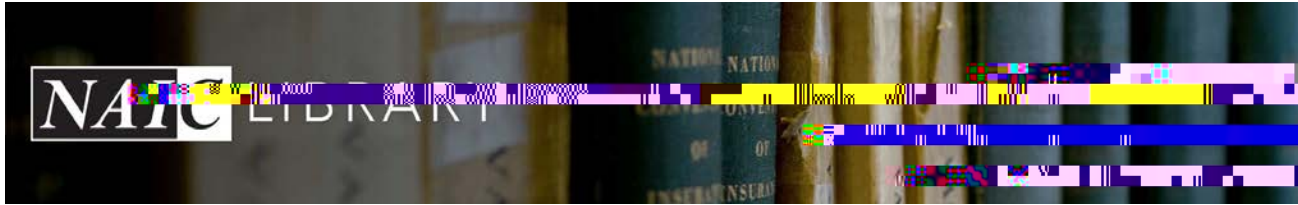


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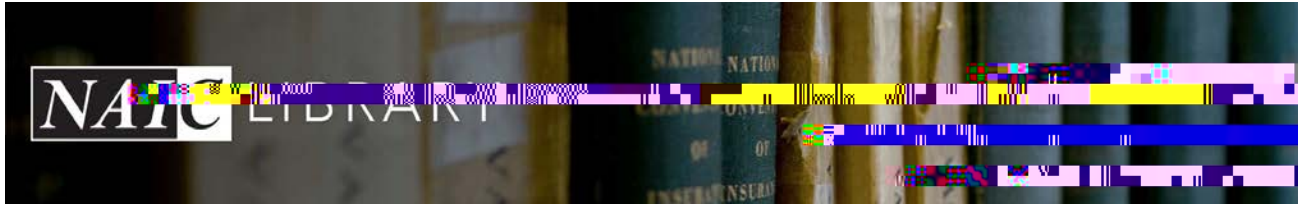
Mortality

hygiene

be adopted as a permissive standard of valuation;  
discusses impact



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(pgs.27-33)	Improvement in mortality in the United States	tuberculosis	rates in the general population. Credits advances in medical discoveries with improvements in life expectancy.	<p>followed the period covered by the American Canadian Mortality Investigation, saw the acceptance of tuberculosis as a social problem and the development of its treatment, the clinical use of the xray and radium, and the discovery of insulin as a treatment for diabetes. During this period such aids to diagnosis as the xray, fluoroscope, the electrocardiograph and other scientific instruments were developed. These and many other advances in medical and related sciences have reduced greatly the force of many of the causes of death” (pg. 27).</p> <p>“Of great importance has been the improvement</p>

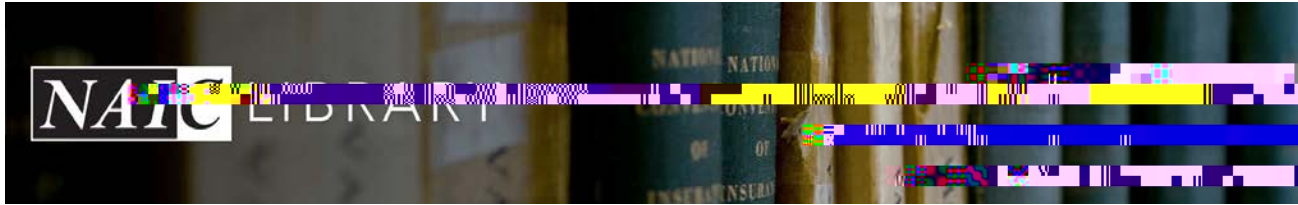


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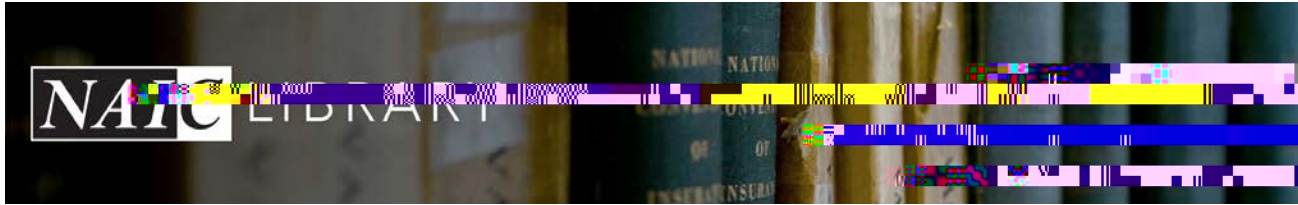
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789)	Product Liability TF.		problem requiring the expertise and cooperation of all segments of industry and government for solutions.	the NAIC to prepare a memorandum on the similarities and differences between the products liability and medical malpractice problems.
<a href="#">1985 V1B</a> (pgs. 638-642)	Resolution on financial incentive	Pneumonia;influenza	Concerns over rising healthcare and the resulting burden increasing health insurance costs are imposing on public and private employers, employees and the general public	“WHEREAS, the major causes of mortality and morbidity in the 1900s were attributable to infectious diseases including pneumonia and influenza, tuberculosis, and diarrhea, which were virtually eliminated through the development of vaccines and improved hygiene; and WHEREAS, by contrast, today's major causes of mortality and morbidity are heart disease, cancer, and strokes which are associated with certain mutable risk factors, and prominent among such risk factors are smoking, obesity, and hypertension: and WHEREAS, the cost of health care will not be reduced substantially until individuals take responsibility for their health by controlling or eliminating certain risk factors [...]” (p. 638).

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	Actuaries: Risk Classification and AIDS.	underwriting	uncertain event. Provided history o2 116 ( )JTJ 28 >>BDC q 2 q 2s andPro1	

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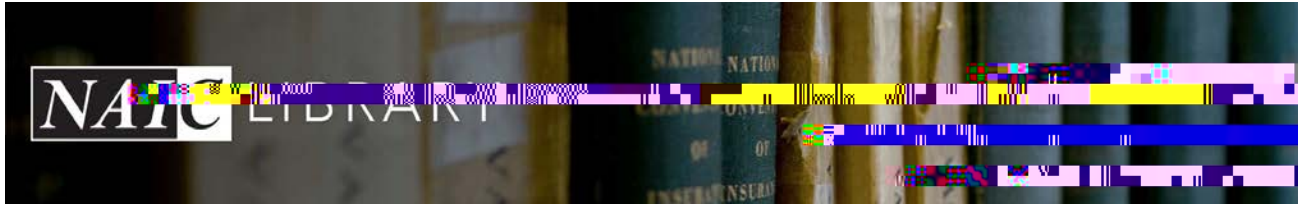
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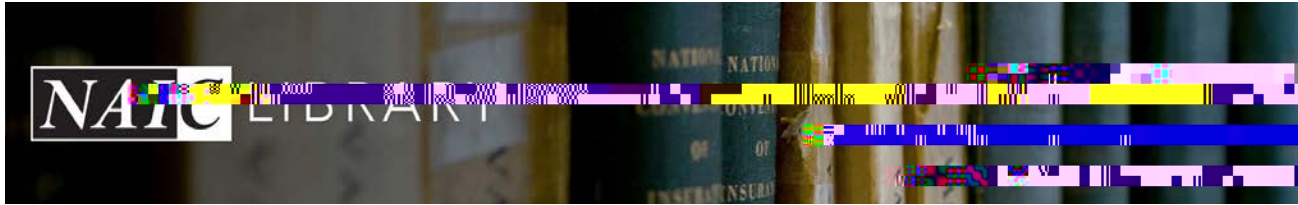




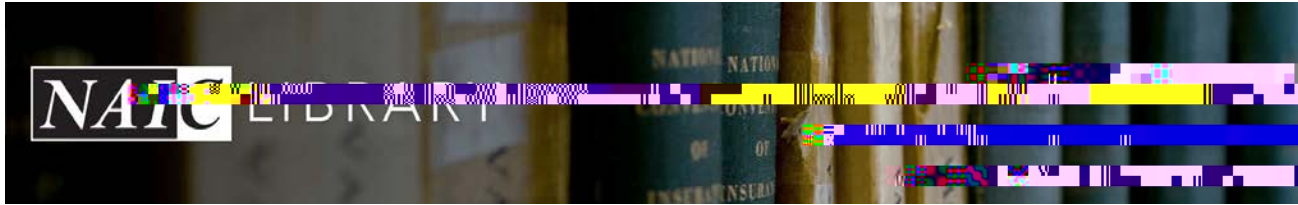
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<a href="#">2017-2-Vol.II</a> (pg. 10-797, Attachment Two C)	Financial Analysis Working Group (FAWG) Recommended Additional Guidance for the Financial Analysis Handbook	Pandemic; risk assessment	Biological Terrorism, increased cost of compliance, privacy breaches and risk of reserve inadequacy for long-duration products.  Recommendations by the FAWG to supplement material in the Financial Analysis Handbook including a section on pandemics.	“ <u>Prospective Risk for Potential Pandemic Outbreak-</u>



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