



Continuous Mortality Investigation

Institute and Faculty of Actuaries

Members of the CMI Income Protection Committee

The Continuous Mortality Investigation (CMI) is seeking dedicated and enthusiastic volunteers from diverse backgrounds to join the CMI Income Protection Committee. This Committee oversees the analysis of claim inception and termination experience for individual income protection policies, as well as other specific areas of interest to subscribers.

We are looking for individuals with a strong level of interest in morbidity and income protection research. Whether you have an understanding of the market and products, or specific technical knowledge related to analysis of experience, we encourage you to apply. We aim to maintain a balanced committee that integrates both market insights and technical expertise.

We are committed to promoting diversity, equality of opportunity and inclusion, and we actively encourage applications from a diverse range of potential candidates. Recognising and embracing the unique and diverse talents of our volunteers is fundamental to the success of the CMI.

Role and responsibilities

What we offer:

- Opportunities to focus on contributing to and influencing the work of the Committee using your expertise.
- Chances to get involved in projects such as graduating new tables.
- Support from the CMI Secretariat, which handles day-to-day activities like arranging meetings, processing life insurer data and conducting analyses.

The Committee works in conjunction with the Secretariat to help the CMI to undertake the following activities:

- Overseeing the continued progress of the Income Protection investigation and identifying a range of analyses and outputs that add value to CMI Subscribers.
- Delivering the outputs, as agreed annually with the Executive Committee, and assisting with the review process to ensure they are of a high quality.
- Publicising the work of the Income Protection Committee; in particular at IFoA conferences and via LinkedIn.
- Identifying emerging issues, including horizon scanning, and 'hot topics' of relevance to the Income Protection investigation.

View the [Terms of Reference for the Income Protection Committee](#).

Reporting

Members will report to the Chair of the CMI Income Protection Committee.

Tenure

Membership is normally for three years, with the potential to renew for a further three years.

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Continuous Mortality Investigation Limited ("CMI") is registered in England & Wales (Company number: 8373631) with its Registered Office at: 1-3 Staple Inn Hall, High Holborn, London, WC1V 7QJ

Time Commitment

This equates to approximately half a day per month. Much of the time commitment can be carried out at a time and day that best suits the volunteer, with the exception of attending meetings:

- The Income Protection Committee meets up to four times a year. Meetings are generally two hours in length. In normal circumstances, these are held via Teams or in central London, but always with an option for video call attendees, so location is not a barrier. Dates of these meetings are agreed well in advance and at a mutually convenient time for those involved.
- Ad hoc meetings may be needed on particular strands of activity that Committee members may be involved in. Such meetings may be arranged at shorter notice, at convenient times.

Skills and experience

This opportunity is ideal for professionals working in a life insurance company, reinsurance company, consultancies advising such companies, or academic research. However, we welcome applications from all sectors and experiences.

It will be helpful if the Committee members have:

- some experience of how CMI tables and other outputs are used within UK life insurance companies and reinsurers;
- an interest in, and willingness to develop, technical understanding of statistical techniques and their practical application; and
- a high level of interest in mortality and morbidity research and the role of the CMI.

Benefits of committee membership

As committee members, volunteers will:

- be able to influence and contribute to the work of the CMI Income Protection Committee;
- be provided with excellent professional support and assistance, from fellow committee members and the CMI Secretariat;
- further develop their technical expertise in this area;
- further develop an effective network of contacts across the industry; and
- have the opportunity to claim CPD for some of the activities associated with this role if they meet the criteria set out in the CPD Scheme.

About the CMI

The Continuous Mortality Investigation (CMI) produces high-quality, impartial analysis, standard tables and models of mortality and morbidity for long-term insurance products and pension scheme liabilities on behalf of subscribers and, in doing so, to further actuarial understanding. The CMI's work is undertaken within a UK private company – CMI Limited – which is wholly owned by the Institute and Faculty of Actuaries (IFoA). More information on the CMI's work is available via the IFoA [website](#).

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