

Insurance CEO says deaths up 40% among working age people, and it's not just COVID

By [The Center Square Staff](#)

By Margaret Menge

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“We are seeing, right now, the highest death rates we have seen in the history of this business,” OneAmerica CEO Scott Davison says.

The head of OneAmerica insurance 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.”

OneAmerica is a \$100 billion insurance company that has had its headquarters in Indianapolis since 1877. The company has approximately 2,400 employees and sells life insurance, including group life insurance to employers in the state.

Davison said the increase in deaths represents “huge, huge numbers,” and that’s 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,” he said.

“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 over pre-pandemic,” he said. “So 40% is just unheard of.”

Davison was one of several business leaders who spoke during the virtual news conference on Dec. 30 that was organized by the Indiana Chamber of Commerce.

Most of the claims for deaths being filed are not classified as COVID-19 deaths, Davison said.

“What the data is showing to us is that the deaths that are being reported as COVID deaths greatly understate the actual death losses among working-age people from the pandemic. It may not all be COVID on their death certificate, but deaths are up just huge, huge numbers.”

He said at the same time, the company is seeing an “uptick” in disability claims, saying at first it was short-term disability claims, and now the increase is in long-term disability claims.

“For OneAmerica, we expect the costs of this are going to be well over \$100 million, and this is our smallest business. So it’s having a huge impact on that,” he said.

He said the costs will be passed on to employers purchasing group life insurance policies, who will have to pay higher premiums.

The CDC weekly death counts, which reflect the information on death certificates and so have a lag of up to eight weeks or longer, show that for the week ending Nov. 6, there were far fewer deaths from COVID-19 in Indiana compared to a year ago – 195 verses 336 – but more deaths from other causes – 1,350 versus 1,319.

These deaths were for people of all ages, however, while the information referenced by Davison was for working-age people who are employees of businesses with group life insurance policies.

At the same news conference where Davison spoke, Brian Tabor, the president of the Indiana Hospital Association, said that hospitals across the state are being flooded with patients “with many different conditions,” saying “unfortunately, the average Hoosiers’ health has declined during the pandemic.”

In a follow-up call, he said he did not have a breakdown showing why so many people in the state are being hospitalized – for what conditions or ailments. But he said the extraordinarily high death rate quoted by Davison matched what hospitals in the state are seeing.

"What it confirmed for me is it bore out what we're seeing on the front end,..." he said.

The number of hospitalizations in the state is now higher than before the COVID-19 vaccine was introduced a year ago, and in fact is higher than it’s been in the past five years, Dr. Lindsay Weaver, Indiana’s chief medical officer, said at a news conference with Gov. Eric Holcomb on Wednesday.

Just 8.9% of ICU beds are available at hospitals in the state, a low for the year, and lower than at any time during the pandemic. But the majority of ICU beds are not taken up by COVID-19 patients – just 37% are, while 54% of the ICU beds are being occupied by people with other illnesses or conditions.

The state's online dashboard shows that the moving average of daily deaths from COVID-19 is less than half of what it was a year ago. At the pandemic's peak a year ago, 125 people died on one day – on Dec. 29, 2020. In the last three months, the highest number of deaths in one day was 58, on Dec. 13.

Unprecedented: Deaths in Indiana for ages 18-64 are up 40%

This is huge. Something is killing healthy people at an unprecedented rate. It isn't COVID. Could it be the "safe and effective" COVID vaccine? I think so. Here's why.



Steve Kirsch

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Start by reading this story, [“Indiana life insurance CEO says deaths are up 40% among people ages 18-64.”](#) **Read the whole thing now.**

Here’s the [link to the video from the CEO.](#)

Note: In the event this story “disappears” from view, I kept a backup. You can’t be too careful nowadays.

This is big. Really big. And I’m not the only one that thinks so.

Key points:

1. Deaths among 18-64 year-olds (who don’t normally die) are up by 40% in 2021 vs. pre-pandemic levels

2. **This is huge. HUGE.** They've never seen anything like this before in their history. Normally death rates don't change at all. They are very stable. It would take something REALLY BIG to have an effect this big. The effect size is 12-sigma. That is an event that would happen by pure chance every $2.8e32$ years (as shown in the image below). That's very rare. **It's basically never.** The universe is only 14 billion years old which is $1.4e13$. In other words, the event that happened is not a statistical "fluke." Something caused a very big change.

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julia> g(x)=1/erfc(x/sqrt(2))
g (generic function with 1 method)

julia> g(12)
2.8145512786234594e32
```

3. Others in the industry are seeing it too.
 4. It isn't COVID. COVID deaths are down this year.
 5. Whatever it is that is causing this, it is bigger and more deadlier than COVID and it's affecting nearly everyone.
 6. The CDC is totally on top of this... ok, just kidding... the CDC is clueless as usual.
- All of this means that "something" is causing MASSIVE numbers of excess deaths in 2021.

I wonder what is killing all these people?

Here are the clues we have, so we need someone really smart to piece this mystery together:

1. These deaths started only *after* the vaccines rolled out
2. The deaths are "primarily working-age people 18 to 64" who are the employees of companies that have group life insurance plans through OneAmerica. That's not to say 65 and over aren't affected as well. What's key is that we're seeing effects in young people.
3. There are more excess deaths than anytime in history, so it is likely caused by a new threat, never seen before in history, like a novel vaccine that has never been used before or something new like that that a huge number of people would be exposed to (such as by a state that pushes vaccination).
4. Not due to COVID (COVID deaths are way down).
5. They are dying from a variety of causes, not just a single cause. So this rules out food or air-based pathogens. I note that the variety of causes of death is consistent with the wide range of adverse events caused by the COVID vaccines, for example.

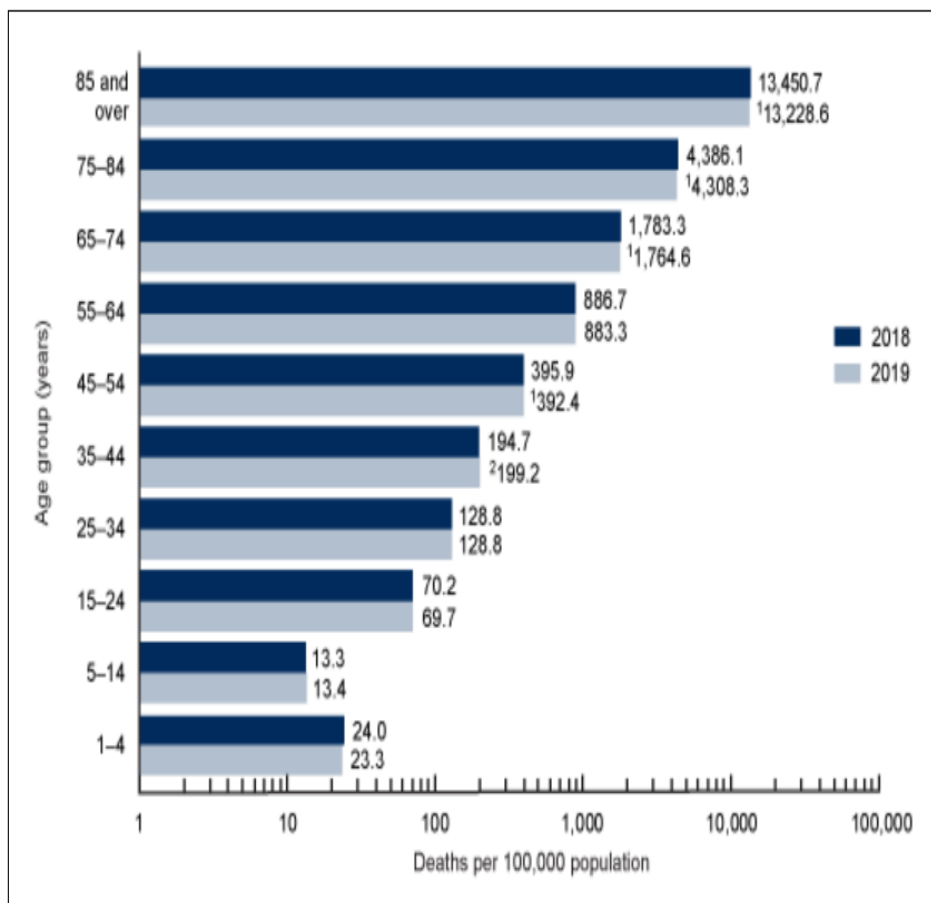
6. It has to affect massive numbers of people to get an effect size that high. So it is something new affecting at least half the population, like a new mandated vaccine for example.
7. There is a huge push for vaccines by the Indiana governor, he wants to have everyone vaccinated. Interesting. “Indiana Gov. Eric Holcomb doubled down on the drive to get everyone in the state vaccinated.”
8. Useful fact: Adults 65 and older account for 16% of the US population but 80% of COVID-19 deaths in the US, somewhat higher than their share of **deaths from all causes (75%) over the same period**. We’ll use that 75% stat later.
9. It isn’t just the one life insurance company, they are all seeing this huge rises at other insurance companies. So this is something huge and national in scope, like a vaccine mandate in the entire US, or something like that.
10. “Just to give you an idea of how bad that is, a three-sigma or a one-in-200-year catastrophe would be a 10% increase over pre-pandemic,” he said. “So 40% is just unheard of.” This suggests it has to be a novel pathogen (like a novel vaccine, for example). It has to be something first introduced in 2021, you know, like a new COVID vaccine.
11. The company is seeing an “uptick” in disability claims, saying at first it was short-term disability claims, and now the increase is in long-term disability claims. So whatever it is is killing people and those that aren’t killed are disabled. You know, like what the COVID vaccines are proven to do (since I believe VAERS).
12. Brian Tabor, the president of the Indiana Hospital Association, said that hospitals across the state are being flooded with patients “with many different conditions,” saying “unfortunately, the average Hoosiers’ health has declined during the pandemic.” In a follow-up call, he said he did not have a breakdown showing why so many people in the state are being hospitalized – for what conditions or ailments. But **he said the extraordinarily high death rate quoted by Davison matched what hospitals in the state are seeing**. So this could all be caused by the COVID vaccines.
13. The number of hospitalizations in the state is now higher than before the COVID-19 vaccine was introduced a year ago, and in fact is higher than it’s been in the past five years, Dr. Lindsay Weaver, Indiana’s chief medical officer, said at a news conference with Gov. Eric Holcomb on Wednesday. So again, whatever is killing people is worse than COVID. It can’t be COVID since we have so many vaccinated people with our safe and effective vaccine that prevents COVID deaths.
14. The CEO of the insurance company doesn’t think the vaccines are causing the deaths and disability. Check out this tweet: he is requiring his employees to be

vaccinated! So it cannot be the vaccine, even though it fits all the facts! Darn! The CEO knows that the vaccines are safe and effective. He has no evidence to back that statement up, but we should believe him since he's an authority figure (you know, like the CDC). We can always trust authority figures, and even more so when they have no evidence. Who needs evidence? Science has been displaced in 2021.

So I must say, I'm baffled. I had thought it was the COVID vaccine because it fit all the evidence except the last item. I was so close...


Here is the death rate by age from the CDC below. See how stable it is from year to year? Amazingly stable! So when you get a 40% jump, that is unbelievable. It is a 4-alarm fire.

Figure 3. Death rates for ages 1 year and over: United States, 2018 and 2019



¹Statistically significant decrease in age-specific death rate from 2018 to 2019 ($p < 0.05$).

²Statistically significant increase in age-specific death rate from 2018 to 2019 ($p < 0.05$).

NOTES: Rates are plotted on a logarithmic scale. [Access data table for Figure 3](#) .

SOURCE: National Center for Health Statistics, National Vital Statistics System, Mortality.

Extrapolating this to the rest of the country

We know that about 3M people die a year in the US. 75% are over 65 years old, so that leaves us with 750K deaths per year for under 65.

If that jumped by 40% from pre-pandemic levels in Q3 and Q4, we should assume that Q2 was the ramp up period (we'll assume a linear ramp up in Q2).

So that is 75K deaths per quarter for Q3 and Q4 and half of that, 37K deaths in Q2.

So that means roughly **187K excess deaths** are probably happening for ages 18-64 due to some new cause.

Comparison with number predicted from VAERS for the same age range in the US

Let's see if this might match the number killed by the vaccines in the US for the same age range. I used 65 in the query because that means "under 65":



Search Results

From the 12/24/2021 release of VAERS data:

Found 2,156 cases where Age is 18-or-more-and-under-65 and Location is U.S., Territories, or Unknown and Vaccine is COVID19 and Patient Died

[Government Disclaimer on use of this data](#)

Table

↓	↑ ↓	
Age	Count	Percent
17-44 Years	446	20.69%
44-65 Years	1,710	79.31%
TOTAL	2,156	100%

(2156 deaths in VAERS - 40 background deaths)* 41 (the URF) and we get 87K deaths.

Which means either:

1. There is another effect at play which is actually killing more people 18-64 than the vaccine is (unlikely but possible)
2. My URF of 41 is underestimating deaths by a factor of 2.15

I'm going with explanation #2. I've always said 41 is a conservative URF for deaths. The 41 is computed from anaphylaxis rates which are the most likely events to be reported to VAERS. It wouldn't surprise me at all that deaths are under-reported by a much larger ratio.

Even worse: the insurance companies will jack up the premiums for firms in low-vaccinated areas to pay for the deaths in the other regions. Blame the unvaccinated!

What's interesting is what OneAmerica Life Insurance CEO Scott Davison about the higher than normal actuarial death rate. Listen to the part where he said "Premium Load":

“Most of us in the industry are starting to target and to add a premium loads onto employers that are based in counties that have low vaccination rates.”

It means **they are blaming the higher than normal death/disability rate on the unvaccinated** (which is nonsensical).

So the insurance companies had a wrong assumption and are blaming the wrong party perhaps because they didn't have the data to see what was really behind the issue or they didn't want to challenge the narrative and get in trouble. It could be a combination of the two reasons.

This is huge. My closest friends all noticed this article too and wrote about it.

I only found out about these articles after I wrote my initial draft last night. I wanted to sleep on it before I published.

Three of the people I talk to most frequently about vaccine-related issues are Jessica Rose, Mathew Crawford, and Robert Malone.

What do you know: all three of them published their substacks on this topic before I hit the “Publish” button. So I'm late to the game.

My friends concur with my reaction of the significance of this article.

For example, Malone wrote:

Take a moment to read the entire article. Now.

just like I wrote (independently). We probably wrote it at the same time.

Here are the links to the articles:

Robert Malone's article

What if the largest experiment on human beings in history is a failure?

Excerpt:

It is starting to look to me like the largest experiment on human beings in recorded history has failed. And, if this rather dry report from a senior Indiana life insurance executive holds true, then Reiner Fuellmich's "Crimes against Humanity" push for convening new Nuremberg trials starts to look a lot less quixotic and a lot more prophetic.

...

AT A MINIMUM, based on my reading, one has to conclude that if this report holds and is confirmed by others in the dry world of life insurance actuaries, we have both a huge human tragedy and a profound public policy failure of the US Government and US HHS system to serve and protect the citizens that pay for this "service".

IF this holds true, then the genetic vaccines so aggressively promoted have failed, and the clear federal campaign to prevent early treatment with lifesaving drugs has contributed to a massive, avoidable loss of life.

AT WORST, this report implies that the federal workplace vaccine mandates have driven what appears to be a **true crime against humanity**. Massive loss of life in (presumably) workers that have been forced to accept a toxic vaccine at higher frequency relative to the general population of Indiana.

Jessica Rose's article

Insurance companies - just like banking, not so boring anymore!

Excerpt:

So what does this tell us? It tells us that we are potentially in a huge steaming pile of shit. To be frank. These indications from our friend at the insurance company are simply that - indications. If what we are seeing in VAERS, and the other adverse event reporting systems, is the mere reflection of what is actually going on with regards to injuries, which I presume it is, then we ain't seen nothing yet. And if what is being reported with regards to immune deficiencies associated with these injections is not simply anecdotal or representative of a small sub-cohort of individuals, we could be looking at a government *imposed* complete health disaster. We will have to pull together to get through it, as I always say.

To end this write-up, as Robert said, I hope I am wrong. But I fear that I am not.

Mathew Crawford's article

Why are Non-COVID Deaths at Historic Highs in Indiana?

Excerpt:

Davidson described a 10% increase in mortality as a 3-sigma (standard deviation) event, so that makes 40% a 12-sigma event. That's statistics talk for *how far from ordinary* unusual events are. For clarification, a three-sigma event should happen around once every 300 or so years and a six-sigma event should happen once every 300,000 or so years. We're talking about the proportion of the area under a normal curve that is shaded in proportion to the total area. We would really need to zoom in on it quite a bit to detect with the naked eye.

...

This is *not* just about COVID-19, but not one person in the news conference comes out to discuss vaccine deaths or injury, not even to allay the fear. They don't want to discuss it.

This is not an isolated incident

Life insurance death claims shoot 41%, up 3.5x in 2021

In Phoenix, the death rate of city employees (14,000 employees) in 2021 **doubled** from the 10-year average. That's not a 40% increase. That's a 100% increase. There is clearly something going on that is not unique to Indiana.

Excess mortality figures in Europe and the UK seem to show younger people are dying faster than the elderly, and that people 0-14 are dying faster in the second half of 2021 as compared to the first. More evidence showing that the vaccines are killing kids.

Reaction from the mainstream press was predictable: they ignored it

The mainstream media didn't pick up on this at all. It is 7am PST on January 3 and I just did this Google query and found the **ONLY** story was the original story. Nothing else. Nobody else thought it was important. Just me and my friends.