We are all familiar with the saying “Live fast, die young and leave a good-looking corpse.” But, perhaps, not so many of us will know the true origin of the quote or realize that it is often misquoted and incorrectly attributed to James Dean. It is actually a famous line said by John Derek in the film, *Knock On Any Door*. However, this could be the mantra followed today by many of our celebrities.

Pick up any newspaper or magazine and look at the most popular blogs and twitter feeds, and it is clear that millions of us cannot get enough on the lives of celebrities. It seems as if the media is full of stories about rock and pop stars dying prematurely, and there is even an *Encyclopedia of Dead Rock Stars* describing who had the most bizarre death.

**Do rock stars really die earlier compared to the average population? If so, why is this of interest for the insurance industry?**

Celebrities are a small group of insurance policy holders, and, because most of them are high net worth, this means underwriting rock and pop stars can be quite challenging.

During the last couple of years, some interesting studies were published giving us good data and a better understanding and ability to assess the mortality risk of these individuals.

One study from the University of Liverpool (is this a coincidence?) published in the British Medical Journal looked into the relationship between fame and premature mortality. The study population was selected carefully, and the authors did not simply choose their own favorite artists. They used a large, established music poll of over 200,000 fans, experts and critics to identify the all-time top 1,000 albums up to the year 1999, and also included the top 30 albums for each year after that up to the year 2006. Overall, 1,489 North American and European artists who had been famous for at least five years, excluding “one hit wonders,” were selected. Somewhat unsurprisingly, the overall mortality in the whole group was 9.2 percent over the period analyzed. Compared to a matched population, the mortality risk of a rock and pop star is considerably higher than the expected mortality rate, and the risk can be differentiated further:

- European music stars die earlier, with a mean age at death of around age 40, compared to age 45 for North Americans.
- Substance abuse and/or risk taking is a strong risk indicator with 44.7 percent of deaths in European stars and 36.4 percent of deaths in North American stars clearly linked to these lifestyle issues.
- Despite dying slightly later, on average, North American stars exhibited the clearest difference in mortality when compared to the matched population, with an even higher mortality than the European ones. This trend got worse over the years post fame in the U.S., whereas European stars’ mortality improved two to three decades after becoming famous and their survival nearly equaled that of the matched UK population.
- Solo artists died roughly twice as often as members of a band, which may be explained by more pressure and less support.

Normally, being wealthy and having a high socio-economic status has a positive effect on mortality; however the connection of rock and pop fame with risk taking and substance abuse is clearly connected to premature mortality.

**The “27 Club”**

In the media, particularly within music journalism, there have been many references to the so-called “27 Club.”
This is a group of famous musicians who died at this age, including Jimi Hendrix, Janis Joplin, Jim Morrison, Kurt Cobain, and, more recently, Amy Winehouse.

Is this just a myth? More likely it is selective perception, as a group of highly famous musicians actually did die at this age. A group of scientists from the Medical University of Freiburg in Germany looked into this and published their results in the British Medical Journal in December 2011. They found no specific peak in risk around age 27, but the risk of death for famous musicians during their 20s and 30s was two to three times higher than that of the general population.

So what are the conclusions that we need to draw from that data for underwriting these usually high net worth individuals?

An increased risk of premature death among rock and pop stars is a statistically proven fact and not just a distorted perception driven by the extensive media coverage of every single death of a celebrity. Rock and pop stars are therefore in a “high-risk” occupation. The highest mortality risk is within the group of younger stars who have recently become famous, followed by solo performers and musicians.

The duration of fame is not necessarily a good predictor of survival, as proven by the tragic deaths of Michael Jackson or Whitney Houston. Yet on the other hand, a number of well-established rock and pop stars with a long career history have quit smoking and drinking, adopted a healthy diet, and employ personal fitness trainers. If no remnants of their former lifestyle are present, these rock and pop stars may be seen as risks comparable to others in their socioeconomic class.

However, there apparently can be exceptions to the rule with the good example of a very well-known guitarist of a very well-known band, who allegedly consumed all the drugs known to man for decades, who even fell out of a palm tree, and, seemingly, has walked away unscathed. Unfortunately, not everyone is as blessed.

Careful risk assessment is necessary when underwriting rock and pop stars, especially considering the presence and implications of any risk taking behaviors or indications of substance abuse. Underwriters should not be unduly influenced by the proposed insured’s wealth, fame, or the marketing and media coverage which, sometimes, may provide a less than accurate (too positive or too negative) picture.

References

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