

Teri D asks, I have heard a lot about the increased number of deaths since the COVID vaccine has been used. Depending upon the source there seems to be a difference of opinion regarding this. What do you know about this?

Comment: As you may or may not be aware, the number of deaths in 2021 were up 3.42 million verses 3.39 million in 2020 from all causes according to the [CDC](#). This is up from the 2.85 million deaths in 2019 prior to COVID-19 while life expectancy lowered 1.8 years during this period. As we have observed, excess mortality not only rose during the COVID-19 pandemic but rose 40% in the 18-64 age group beginning in 2021 and continuing through the rest of the year according to OneAmerica insurance underwriters. According to the Society of Actuaries, the over all age-adjusted mortality rate for all causes was 16.8%. This is greater than the 11.7% during the 1918 Spanish influenza, a pandemic that was responsible for the deaths of over 25 million people worldwide. According to Scott Davison the CEO of [OneAmerica](#) “We’re seeing right now the highest death rates we’ve ever seen in the history of this business.” Additionally, he says that the death rates among working age people, those 18 to 64-years-old, are up 40 percent in the third and fourth quarter of 2021 over pre-pandemic levels.

Some [authors](#) blame the increase in excess mortality on the effects of the lockdown where many individuals were unable to obtain needed medical care for their chronic diseases and healthy people were exposed to those who were affected with COVID-19. But others point to the increase in deaths that occurred after the rollout of the COVID-19 vaccine in 2021 with the number further increasing in 2022. Life insurance companies made a large number of death benefit payouts over the past year but also saw a jump in other death claims as well. They also noted an increase in claims for the 18 to 64 age group during this period. According to an article in the [Wall Street Journal](#), some insurers noted that 2/3rds of the excessive deaths are related to COVID-19 and expect that this trend will continue as complications from the infection and vaccine is expected to remain for some time.

[The Ethical Skeptic](#) writes that the noticeable explosion of non-COVID-19 deaths didn’t occur until Week 14, 2021, and “by the end of 2021 it had become abundantly clear that U.S. citizens were not just dying of COVID-19 to the excess, they were also now dying of something else, and at a rate which eventually became higher than that of COVID itself.” They also note that non-COVID-19 mortality saw a mild uptick in October 2020, an effect they attribute to “the systemic damage which the SARS-CoV-2 infection and virus spike protein can produce in the human body. An erstwhile COVID delayed death if you will.”

Kenji Yamamoto a professor of Cardiovascular Surgery at the Okamura Memorial Hospital in Japan has expressed concerns that the COVID-19 vaccine has been shown to impair immune function. This sets up a potential problem for those who become ill later in life when immune function begins to wane. Additionally, [The Lancet](#) published a study showing that the COVID-19 vaccines lose their effectiveness after about 8 months and that their effectiveness was lower overall than that found in unvaccinated individuals.

So, what is the answer to this question? Certainly, there is no question that the past 2 years have seen an increase in mortality. But the question remains are they due to the lockdown, the

presence of preexisting medical conditions or the introduction of the COVID-19 vaccine itself. Additionally, we need to ask the question, what effect will the COVID-19 vaccine have in the long run on the overall health of the population. Depending upon the source there seems to arguments to support all of the above.

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