

TRANSACTIONS

1957 REPORTS OF MORTALITY AND MORBIDITY EXPERIENCE

REPORT OF THE COMMITTEE ON MORTALITY UNDER ORDINARY INSURANCES AND ANNUITIES

MORTALITY UNDER STANDARD ORDINARY INSURANCE ISSUES BETWEEN 1955 AND 1956 ANNIVERSARIES

THIS report covers the intercompany experience under standard Ordinary insurance issues between 1955 and 1956 anniversaries. It takes up in turn the mortality experience under:

1. Standard Ordinary insurance issued subject to a medical examination, during each of the first 15 policy years,
2. Standard Ordinary insurance issued without a medical examination, during each of the first 15 policy years,
3. Standard Ordinary insurance—medical and nonmedical issues combined—during the 16th and subsequent policy years,
4. Standard Ordinary insurance by sex, separately for issues (a) subject to a medical examination and (b) without a medical examination, during each of the first 15 policy years.

The names of the contributing companies and their proportionate contributions to the total exposures are given in Table A of the Appendix.

EXPERIENCE UNDER STANDARD MEDICALLY EXAMINED ISSUES DURING THE FIRST FIFTEEN YEARS OF INSURANCE

The current experience during the first 15 years of insurance is based on an exposure of \$57,322,599,000 and actual claims of \$176,603,000.

Expected deaths were calculated on the 1946-49 Select Basic Table (TSA II, 506). The mortality ratios on this table are presented in Table 1 by age groups at issue for all years of issue combined. The experience by year of issue (or by policy year) is presented in Table 2. The detailed experience by age groups at issue for each year of issue (or each policy year) is set forth in Table B of the Appendix.

The aggregate mortality ratio for the period from 1955 to 1956 anniversaries (86.4%) was 1.4 percentage points lower than that (87.8%) for the period from 1954 to 1955 anniversaries.

Table 1 brings out that for all five year age groups at issue between

TABLE 1
 STANDARD MEDICALLY EXAMINED ISSUES OF 1941 TO 1955
 EXPERIENCE BETWEEN 1955 AND 1956 ANNIVERSARIES
 BY AGE AT ISSUE
 POLICY YEARS 1 TO 15 COMBINED
 (Amounts Shown in \$1,000 Units)

Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths on 1946-1949 Select Basic Table	Mortality Ratio
10-14	\$ 933,137	\$ 676	\$ 834	81.1%
15-19	1,943,842	1,777	2,069	85.9
20-24	4,760,343	4,142	4,960	83.5
25-29	9,098,641	9,219	11,485	80.3
30-34	11,601,331	17,012	20,710	82.1
35-39	11,052,564	29,516	32,676	90.3
40-44	8,565,768	34,822	39,470	88.2
45-49	5,221,012	33,334	38,705	86.1
50-54	2,668,506	24,807	28,635	86.6
55-59	1,090,506	14,162	16,252	87.1
60-64	319,413	5,610	6,721	83.5
65 and over	67,536	1,526	1,931	79.0
All Ages	\$57,322,599	\$176,603	\$204,448	86.4%

TABLE 2
 STANDARD MEDICALLY EXAMINED ISSUES OF 1941 TO 1955
 EXPERIENCE BETWEEN 1955 AND 1956 ANNIVERSARIES
 BY YEAR OF ISSUE
 ALL AGES COMBINED
 (Amounts Shown in \$1,000 Units)

Year of Issue	Policy Year	Exposed to Risk	Actual Deaths	Expected Deaths on 1946-1949 Select Basic Table	Mortality Ratio
1941	15	\$ 2,296,172	\$ 14,582	\$ 17,788	82.0%
1942	14	1,643,555	10,174	12,162	83.7
1943	13	1,863,292	11,790	13,864	85.0
1944	12	2,151,612	12,997	15,095	86.1
1945	11	2,396,082	12,463	14,897	83.7
1946	10	3,644,325	15,596	17,154	90.9
1947	9	3,526,540	13,809	15,961	86.5
1948	8	3,168,769	11,371	12,994	87.5
1949	7	3,354,769	10,328	11,907	86.7
1950	6	4,026,010	10,159	13,051	77.8
1951	5	3,827,709	9,852	12,560	78.4
1952	4	4,371,319	11,196	12,193	91.8
1953	3	5,298,312	12,268	12,443	98.6
1954	2	6,594,896	9,809	11,509	85.2
1955	1	9,159,237	10,209	10,870	93.9
All Years of Issue		\$57,322,599	\$176,603	\$204,448	86.4%

35 and 59 the mortality ratios exceeded 86%, while at ages under 35 and at ages 60 and over the mortality ratios were below 86% of the 1946-49 Select Basic Table.

Table 2 shows that the mortality ratios for the first, third, and fourth policy years were several percentage points higher than for the fifth, sixth, seventh, eighth, and ninth policy year durations. In previous

TABLE 3

STANDARD MEDICALLY EXAMINED ISSUES OF 1941 TO 1955
EXPERIENCE BETWEEN 1955 AND 1956 ANNIVERSARIES
PERCENTAGE DISTRIBUTION BY CAUSE OF DEATH OF AMOUNT PAID IN CLAIMS

Cause of Death:	Tuber- culosis (All Forms)	Malign- ant Neo- plasms	Dia- betes Mell- itus	Vascu- lar Les- ions Affect- ing Central Nervous System	Dis- eases of the Heart and Circu- latory System	Pneu- monia and Influ- enza	Acci- dents and Homi- cide	Sui- cide	War Deaths	All Other Causes and Un- known
Committee's 1950 Code:	01, 02	18-33	37	42	49-55	56-59	88-96, 98	97	99	Resid- ual
Ages 10-29 at issue										
Policy Years 1-5...	.0%	10.5%	.3%	2.2%	7.3%	.5%	60.1%	6.5%	.0%	12.6%
Policy Years 6-15...	.5	18.6	.4	3.0	20.3	.4	31.1	9.1	.0	16.6
Policy Years 1-15...	.3	15.9	.4	2.7	15.9	.4	41.0	8.2	.0	15.2
Ages 30-39 at issue										
Policy Years 1-5...	.2	19.4	.0	2.9	36.1	1.0	20.6	5.2	.0	14.6
Policy Years 6-15...	.2	19.3	.3	3.3	45.5	.6	11.3	5.4	.0	14.1
Policy Years 1-15...	.2	19.3	.2	3.2	42.6	.7	14.2	5.3	.0	14.2
Ages 40-49 at issue										
Policy Years 1-5...	.1	20.5	.1	2.9	49.2	1.2	9.8	3.1	.0	13.1
Policy Years 6-15...	.2	22.3	.3	4.4	49.9	.8	5.4	3.3	.0	13.4
Policy Years 1-15...	.2	21.8	.3	4.0	49.6	.9	6.7	3.2	.0	13.3
Ages 50 and over at issue										
Policy Years 1-5...	.1	21.8	.1	2.8	51.8	.6	10.1	1.7	.0	11.0
Policy Years 6-15...	.1	23.2	1.1	6.5	50.3	1.0	3.6	2.6	.0	11.6
Policy Years 1-15...	.1	22.8	.8	5.4	50.7	.9	5.6	2.3	.0	11.4
All Ages at issue										
Policy Years 1-5...	.1	19.5	.1	2.8	42.2	.9	17.9	3.6	.0	12.9
Policy Years 6-15...	.2	21.4	.5	4.5	46.4	.8	8.7	4.1	.0	13.4
Policy Years 1-15...	.2	20.9	.4	4.0	45.1	.8	11.4	4.0	.0	13.2

reports it had been noted that the mortality ratios for the first and second policy year durations were higher than for subsequent durations.

Table 3 presents an analysis of current experience on medical issues according to the major subdivisions by cause of death based on the Committee's 1950 Code for Cause of Death (*TSA I*, 617). This table shows the percentage distribution by cause of death of the amount paid in claims. A comparison of the death rates based on the percentage distribution of mortality by cause of death between 1955 and 1956 anniversaries with the corresponding death rates for the period between 1950

and 1951 anniversaries (based on data in Table 3, page 4, 1952 Reports, after adjustment for war deaths) indicates that for medical issues in the first 15 policy years (a) the death rate from tuberculosis has decreased to one third or less of its level five years ago, and (b) death rates from cancer have increased somewhat at almost all issue ages. It is noteworthy that there has been little change in the death rates from diseases of the heart and circulatory system.

TABLE 4
STANDARD NONMEDICAL ISSUES OF 1941 TO 1955
EXPERIENCE BETWEEN 1955 AND 1956 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1-15 COMBINED
(Amounts Shown in \$1,000 Units)

Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths* on 1946-1949 Select Basic Table	Mortality Ratio*
10-14	\$ 878,888	\$ 587	\$ 663	88.5%
15-19	2,770,607	2,538	2,722	93.2
20-24	4,138,746	3,287	3,890	84.5
25-29	3,944,839	3,717	4,417	84.2
30-34	2,645,938	3,686	4,087	90.2
35-39	1,321,337	3,883	3,638	106.7
40-44	405,262	1,903	1,958	97.2
45-49	72,706	613	530	115.7
50 and over	17,971	173	202	85.6
All Ages	\$16,196,294	\$20,387	\$22,107	92.2%

* Not adjusted for distribution of exposures by age within each five year age group at issue.

EXPERIENCE UNDER STANDARD NONMEDICAL ISSUES DURING
THE FIRST FIFTEEN YEARS OF INSURANCE

The current experience during the first fifteen years of insurance is based on an exposure of \$16,196,294,000 and actual claims of \$20,387,000. Expected deaths were calculated on the 1946-49 Select Basic Table (TSA II, 506), which was based on the experience under medical issues.

Nonmedical business has continued to grow in importance as part of the total experience on recent Ordinary issues. The exposure on non-medical issues in the current study increased 12.1% over that in the study covering the period from 1954 to 1955 anniversaries, whereas the corresponding exposure on medical issues increased only 9.1%. However, for the 16 companies contributing to this study, the proportion of

nonmedical insurance has decreased slightly on new issues, accounting for approximately 23.8% of the standard issues of 1955 (by amounts) as compared with 26.0% of the standard issues of 1954 and 28.9% of the standard issues of 1953.

The mortality ratios for nonmedical issues are presented in Table 4 by age groups at issue for all years of issue combined. These mortality ratios understate somewhat the death rates on nonmedical business because in calculating the expected deaths no adjustment was made for the fact that the central ages of the exposures under nonmedical issues for issue age groups 35-39, 40-44, 45-49, and 50 and over were younger than the central ages of the mortality rates for those age groups in the 1946-49 Select Basic Table; this situation arose from the limiting ages for nonmedical issues of the contributing companies being variously set at 35, 40, 45, or 50, so that the exposures beyond these ages tended to fall off sharply.

The extent to which Table 4 understates the true mortality on nonmedical business is brought out by the figures shown below.

MORTALITY RATIOS ON NONMEDICAL ISSUES OF 1941
TO 1955—EXPERIENCE BETWEEN 1955 AND 1956
ANNIVERSARIES BY AGE AT ISSUE
POLICY YEARS 1 TO 15 COMBINED

AGES AT ISSUE	MORTALITY RATIOS	
	Unadjusted	Adjusted*
35-39	106.7%	106.8%
40-44	97.2	102.9
45-49	115.7	122.1
50 and over	85.6	87.8
Ages 35 and over . . .	103.9%	106.3%

* For distribution of exposures by age within each five year age group at issue.

The unadjusted mortality ratios understate the true mortality on nonmedical business to a significant degree only in the age groups 40-44 and 45-49 at issue. The nonmedical business issued at ages 50 and over represents primarily business issued under special circumstances (as for instance under salary allotment plans) which do not affect the distribution of exposures by age within each five year age group at issue.

Allowing for the understatement of the mortality ratios on nonmedical business issued at ages 40-44 and 45-49 as shown in Table 4, it appears

that the mortality ratios on nonmedical business exceeded those on medical business by less than 10 percentage points at issue ages below 35, by about 15 percentage points at issue ages 35-44, and about 35 percentage points at issue ages 45-49.

The aggregate mortality ratio on nonmedical business for the period from 1955 to 1956 anniversaries (92.2%) was .4 percentage points lower

TABLE 5
STANDARD NONMEDICAL ISSUES OF 1941 TO 1955
EXPERIENCE BETWEEN 1955 AND 1956 ANNIVERSARIES
BY YEAR OF ISSUE
ALL AGES COMBINED
(Amounts Shown in \$1,000 Units)

Year of Issue	Policy Year	Exposed to Risk	Actual Deaths	Expected Deaths* on 1946-1949 Select Basic Table	Mortality Ratio*
1941.....	15	\$ 304,602	\$ 868	\$ 996	87.1%
1942.....	14	241,078	651	736	88.5
1943.....	13	419,801	1,014	1,146	88.5
1944.....	12	466,058	1,047	1,187	88.2
1945.....	11	503,927	1,013	1,170	86.6
1946.....	10	937,057	1,538	1,750	87.9
1947.....	9	786,010	1,355	1,396	97.1
1948.....	8	681,351	987	1,133	87.1
1949.....	7	747,128	1,092	1,126	97.0
1950.....	6	954,313	1,170	1,345	87.0
1951.....	5	1,442,908	1,761	1,991	88.4
1952.....	4	1,665,634	1,971	2,053	96.0
1953.....	3	2,007,807	2,020	2,195	92.0
1954.....	2	2,179,512	1,717	1,922	89.3
1955.....	1	2,859,108	2,183	1,961	111.3
All Years of Issue.....		\$16,196,294	\$20,387	\$22,107	92.2%

* Not adjusted for distribution of exposures by age within each five year age group at issue.

than that (92.6%) for the period from 1954 to 1955 anniversaries, both on an unadjusted basis. The mortality ratios by year of issue (or by policy year) are presented in Table 5, also on an unadjusted basis. The mortality ratio for the first policy year was markedly higher than that for any of the later durations. In the experience since 1950 anniversaries, the mortality ratios for the first and second policy year durations have been generally relatively high.

The details of the unadjusted experience by age groups at issue for

each year of issue (or each policy year) are set forth in Table C of the Appendix.

Table 6 presents an analysis of the current experience on nonmedical issues according to the major subdivisions by cause of death based on the Committee's 1950 Code for Cause of Death (*TSA* I, 617). This table shows the percentage distribution by cause of death of the amount paid

TABLE 6
STANDARD NONMEDICAL ISSUES OF 1941 TO 1955
EXPERIENCE BETWEEN 1955 AND 1956 ANNIVERSARIES
PERCENTAGE DISTRIBUTION BY CAUSE OF DEATH OF AMOUNT PAID IN CLAIMS

Cause of Death:	Tuber- culosis (All Forms)	Malign- ant Neo- plasms	Dia- betes Mel- litus	Vascu- lar Le- sions Affect- ing Central Nervous System	Dis- eases of the Heart and Circu- latory System	Pneu- monia and Influen- za	Acci- dents and Homi- cide	Sui- cide	War Deaths	All Other Causes and Un- known
Committee's 1950 Code:	01, 02	18-33	37	42	49-55	56-59	88-96, 98	97	99	Resid- ual
Ages 10-29 at issue										
Policy Years 1-5...	5%	12.4%	.9%	2.0%	6.6%	.7%	58.3%	4.1%	.2%	14.3%
Policy Years 6-15...	9	16.5	.7	2.5	18.2	1.3	33.4	6.2	.1	20.2
Policy Years 1-15...	.7	14.3	.8	2.3	11.9	1.0	46.6	5.0	.2	17.2
Ages 30-39 at issue										
Policy Years 1-5...	.6	15.1	.1	3.6	33.2	.5	21.1	4.3	.0	21.5
Policy Years 6-15...	.7	17.8	.7	3.8	43.8	1.2	10.1	3.5	.0	18.4
Policy Years 1-15...	.6	16.6	.5	3.7	39.4	.9	14.8	3.8	.0	19.7
Ages 40-49 at issue										
Policy Years 1-5...	.1	20.2	.4	6.9	42.4	.9	13.6	3.9	.0	11.6
Policy Years 6-15...	.0	20.4	1.2	5.5	50.0	2.0	4.9	3.2	.0	12.8
Policy Years 1-15...	.0	20.3	.9	5.9	47.7	1.6	7.8	3.4	.0	12.4
Ages 50 and over at issue										
Policy Years 1-5...	.0	32.4	.0	.0	50.3	.0	1.2	2.7	.0	13.4
Policy Years 6-15...	.0	14.8	.0	2.1	48.8	1.5	.0	10.3	.0	22.5
Policy Years 1-15...	.0	22.9	.0	1.1	49.5	.8	.6	6.8	.0	18.3
All Ages at issue										
Policy Years 1-5...	.5	14.2	.6	3.0	19.1	.6	41.3	4.1	.1	16.5
Policy Years 6-15...	.6	17.6	.8	3.5	33.7	1.4	19.3	4.7	.1	18.3
Policy Years 1-15...	.6	16.0	.7	3.2	26.8	1.0	29.7	4.4	.1	17.5

in claims. A comparison of the death rates based on the percentage distribution of the mortality by cause of death between 1955 and 1956 anniversaries with the corresponding death rates for the period between 1950 and 1951 anniversaries (based on the data in Table 6, page 8, 1952 Reports, after adjustment for war deaths) indicates that for nonmedical issues in the first fifteen policy years (a) the death rate from tuberculosis has decreased to about one half of its level five years ago, (b) death rates from pneumonia and influenza have decreased somewhat at issue ages under 40, and (c) the death rate from accidents and homicides has in-

creased appreciably at ages under 30. There has been little change in the death rates from diseases of the heart and circulatory system. A comparison of Tables 3 and 6 shows that tuberculosis at issue ages under 40 and diabetes at issue ages under 50 are the only diseases for which mortality among nonmedical issues is consistently higher than among medical issues.

Ideally, it would have been desirable to compare the nonmedical experience with an experience on strictly comparable policies issued with a medical examination. Data for such a comparison, however, are not available. Table 7 presents side by side the experience on medical and non-medical issues as reported to the Committee for the period from 1951 to

TABLE 7
COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE*
BETWEEN 1951 AND 1956 ANNIVERSARIES
BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	POLICY YEARS									
	1-2	3-5	6-10	11-15	1-15					
Mortality Ratios on 1946-49 Select Basic Table										
	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %
10-19.....	95.3	100.8	98.9	97.3	97.0	89.8	84.2	79.7	92.0	92.4
20-29.....	86.2	98.9	82.3	86.8	86.5	84.9	83.5	84.9	84.5	88.7
30-39.....	90.4	98.3†	86.0	96.9†	90.1	97.1†	92.6	98.5†	90.3	97.6†
40-49.....	98.2	139.1†	87.6	106.4†	92.7	109.5†	87.7	102.7†	90.4	109.4†
50 and over	97.0	99.1†	88.3	91.4†	88.5	79.4†	86.7	116.2†	88.6	92.2†
All Ages.	94.3	101.5†	87.1	93.8†	90.5	93.2†	88.3	92.9†	89.4	94.8†
Ratios of Nonmedical to Medical Mortality Ratios										
10-19.....	105.8%		98.4%		92.6%		94.7%		100.4%	
20-29.....	114.7		105.5		98.2		101.7		105.0	
30-39.....	108.7		112.7		107.8		106.4		108.1	
40-49.....	141.6		121.5		118.1		117.1		121.0	
50 and over	102.2		103.5		89.7		134.0		104.1	
All Ages.	107.6%		107.7%		103.0%		105.2%		106.0%	

* Excludes war claims up to 1954 anniversaries.

† Adjusted for distribution of exposures by age within each five year age group at issue.

1956 anniversaries. The nonmedical mortality ratios shown in this table have been adjusted approximately so as to reflect the distribution of non-medical exposures by age within each five year age group at issue. In so far as these figures go, they indicate that (a) with the exception of the age group under 20 at issue, nonmedical mortality is appreciably higher than on medical business and (b) the excess nonmedical mortality over medical mortality increases from about 5 percent at issue ages 20-29 to 8 percent at issue ages 30-39 and to over 20 percent at issue ages 40-49. At ages 10-29 the effects of antiselection are largely confined to the early policy years, whereas with advancing age they extend to the later durations. However, the relationship between medical and nonmedical mortality at issue ages 10-19 has shown sizable fluctuations due to the relatively small volume of data. It should also be kept in mind that the non-medical experience at issue ages 50 and over reflects primarily business issued under special circumstances, as for instance under salary allotment plans.

Additional data furnished the Committee indicate that females continue to constitute a higher proportion of nonmedical issues (21.2%) than of medical issues (8.4%) by amounts of insurance. This was noted in previous reports. To the extent that females constitute a higher proportion of the nonmedical experience than of the medical experience, Table 7 understates the excess of nonmedical mortality over medical mortality.

EXPERIENCE UNDER STANDARD ISSUES DURING THE 16TH AND SUBSEQUENT POLICY YEARS

The current experience during the 16th and subsequent policy years is based on an exposure of \$24,840,856,000 and actual claims of \$462,209,000. Expected deaths were based on the 1946-49 Ultimate Basic Table (*TSA II*, 507) and also on the Commissioners 1941 Standard Ordinary Mortality Table. The mortality ratios based on these tables are presented in Table 8 by attained age groups.

The aggregate mortality ratio on the 1946-49 Ultimate Basic Table for the period from 1955 to 1956 anniversaries (88.1%) was virtually unchanged from that (88.2%) for the period from 1954 to 1955 anniversaries.

Table 9 presents an analysis of the current experience on business in the 16th and subsequent policy years according to the major subdivisions by cause of death based on the Committee's 1950 Code for Cause of Death (*TSA I*, 617). This table shows the percentage distribution by cause of death of the amount paid in claims. A comparison of the death rates based on the percentage distribution of the mortality by cause of death between 1955 and 1956 anniversaries with the corresponding death

TABLE 8
 STANDARD ISSUES DURING 16TH AND SUBSEQUENT POLICY YEARS
 EXPERIENCE BETWEEN 1955 AND 1956 ANNIVERSARIES
 BY ATTAINED AGE
 ALL POLICY YEARS COMBINED
 (Amounts Shown in \$1,000 Units)

Attained Ages	Exposed to Risk	Actual Deaths	Expected Deaths on 1946-1949 Ultimate Basic Table	Expected Deaths on CSO Table	Mortality Ratio on 1946-1949 Ultimate Basic Table	Mortality Ratio on CSO Table
25-29	\$ 209,669	\$ 280	\$ 253	\$ 668	110.7%	42.0%
30-34	579,137	735	862	2,318	85.3	31.7
35-39	1,355,592	2,084	2,760	7,140	75.5	29.2
40-44	2,374,304	6,575	7,823	16,953	84.0	38.8
45-49	3,369,777	16,365	19,175	33,870	85.3	48.3
50-54	3,985,616	32,214	37,544	57,459	85.8	56.1
55-59	4,060,712	53,956	64,142	85,817	84.1	62.9
60-64	3,592,637	77,706	77,706	112,056	86.2	69.3
65-69	2,539,024	80,424	94,371	117,528	85.2	68.4
70-74	1,558,742	80,921	85,048	107,030	95.1	75.6
75-79	797,964	58,193	64,757	81,510	89.9	71.4
80-84	313,909	34,430	38,226	47,027	90.1	73.2
85-89	86,331	13,435	15,451	18,674	87.0	71.9
90-95	17,442	4,891	4,218	5,416	116.0	90.3
All Ages	\$24,840,856	\$462,209	\$524,809	\$693,466	88.1%	66.7%

TABLE 9
 STANDARD ISSUES DURING 16TH AND SUBSEQUENT POLICY YEARS
 EXPERIENCE BETWEEN 1955 AND 1956 ANNIVERSARIES
 PERCENTAGE DISTRIBUTION BY CAUSE OF DEATH OF AMOUNT PAID IN CLAIMS

Cause of Death:	Tuberculosis (All Forms)	Malignant Neoplasms	Diabetes Mellitus	Vascular Lesions Affecting Central Nervous System	Diseases of the Heart and Circulatory System	Pneumonia and Influenza	Accidents and Homicide	Suicide	War Deaths	All Other Causes and Unknown
Committee's 1950 Code:	01, 02	18-33	37	42	49-55	56-59	88-96, 98	97	99	Residual
Attained Ages Under 40*	1.1%	17.9%	1.2%	3.2%	21.9%	1.4%	25.0%	7.1%	0%	21.2%
40-49	5	20.0	.5	5.3	43.6	1.0	8.2	3.9	.0	17.0
50-59	3	19.1	1.0	6.3	50.6	.7	4.3	3.2	.0	14.5
60-69	3	17.9	1.1	8.4	54.2	.9	2.3	1.4	.0	13.5
70-79	.2	17.5	1.3	12.6	50.3	1.6	1.8	.6	.0	14.1
80 and over	.1	11.7	.9	15.6	52.5	2.9	1.6	.2	.0	14.5
All Ages*	.2%	17.4%	1.1%	9.9%	51.5%	1.3%	2.9%	1.5%	.0%	14.2%

* Excludes ages 24 and under.

rates for the period between 1950 and 1951 anniversaries (based on the data in Table 9, page 11, 1952 Reports, after adjustment for war deaths) indicates that on business in the 16th and subsequent policy years (a) the death rate from tuberculosis has decreased considerably from its level five years ago, (b) death rates from cancer have increased somewhat at attained ages up to 79, and (c) death rates from vascular lesions affecting the central nervous system have decreased at ages 50-79. There has been little change in the death rates from diseases of the heart and circulatory system.

It had been noted in some companies that at the older ages the ultimate experience on premium-paying policies was somewhat higher than on fully paid-up policies. Ten companies were able to submit their experience on premium-paying policies and seven companies did so on fully paid-up policies; the former constituted 67.4% of the total ultimate experience, while the latter accounted for 13.6% of the total experience (both percentages based on exposures). This permitted a comparison to be made of the mortality on premium-paying and paid-up business, with mortality ratios calculated on the 1946-49 Ultimate Basic Table, as shown in Table 10. At attained ages 65 and over, the mortality ratios were generally higher on premium-paying than on fully paid-up policies, the differential in favor of fully paid-up policies averaging about 5 percentage points.

EXPERIENCE BY SEX UNDER STANDARD MEDICALLY EXAMINED ISSUES
AND UNDER STANDARD NONMEDICAL ISSUES DURING THE
FIRST FIFTEEN YEARS OF INSURANCE

Of the sixteen contributing companies, eleven were able to submit their experience separately for males and females (a) on standard medically examined issues, and (b) on nonmedical issues, during the first 15 years of insurance. Expected deaths were calculated on the 1946-49 Select Basic Table (*TSA II*, 506). It should be noted, however, that the eleven companies contributing data by sex represented only 47.3% of the medical exposures and only 37.4% of the nonmedical exposures. The level of standard mortality in these eleven companies was close to 100% of that of all contributing companies on medically examined issues, but only about 94% of that of all companies on nonmedical issues.

Medically Examined Issues

The mortality ratios by sex on standard medically examined issues during the first 15 years of insurance are presented in Table 11 by age

TABLE 10
COMPARISON BETWEEN MORTALITY EXPERIENCE
UNDER PREMIUM-PAYING AND FULLY PAID-UP POLICIES
STANDARD ISSUES DURING THE
16TH AND SUBSEQUENT POLICY YEARS
OBSERVED BETWEEN 1955 AND 1956 ANNIVERSARIES
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	PREMIUM-PAYING POLICIES		FULLY PAID-UP POLICIES	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
25-29.....	\$ 232	110.5%	\$ 7	87.5%
30-34.....	543	83.3	99	94.3
35-39.....	1,574	73.9	246	76.9
40-44.....	4,799	83.1	865	82.6
45-49.....	11,820	86.3	2,012	79.7
50-54.....	22,960	87.7	3,766	79.9
55-59.....	36,803	84.9	6,709	84.3
60-64.....	50,042	85.9	10,203	84.9
65-69.....	49,170	85.7	12,076	82.8
70-74.....	47,277	98.2	12,867	88.0
75-79.....	32,073	93.3	10,580	88.1
80-84.....	17,485	95.8	7,280	89.8
85-89.....	6,145	93.5	2,991	77.9
90-95.....	1,722	118.4	1,566	129.7
All Ages...	\$282,645	89.3%	\$71,267	85.8%

TABLE 11
STANDARD MEDICALLY EXAMINED ISSUES OF 1941 TO 1955
EXPERIENCE BETWEEN 1955 AND 1956 ANNIVERSARIES
BY SEX AND AGE AT ISSUE
EXPECTED DEATHS ON 1946-1949 SELECT BASIC TABLE
POLICY YEARS 1 TO 15 COMBINED
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO		RATIO OF FEMALE TO MALE MORTALITY
	Male	Female	Male	Female	Male	Female	
10-14...	\$ 335,998	\$ 96,758	\$ 279	\$ 29	96.5%	33.3%	34.5%
15-19...	624,458	137,783	608	60	94.3	40.0	42.4
20-24...	1,635,085	256,103	1,702	136	103.8	46.7	45.0
25-29...	3,671,934	281,882	3,837	230	86.3	56.8	65.8
30-34...	4,952,855	313,660	6,985	339	82.4	53.2	64.6
35-39...	4,887,635	341,566	13,673	421	97.4	37.8	38.8
40-44...	3,991,070	346,994	16,652	623	92.6	36.7	39.6
45-49...	2,562,557	257,843	16,212	897	87.7	46.0	52.5
50-54...	1,365,205	151,357	12,759	730	89.9	45.1	50.2
55-59...	573,905	71,436	7,437	542	90.4	51.5	57.0
60-64...	173,918	24,747	2,949	202	86.4	39.5	45.7
65 and over..	39,478	5,490	875	53	82.2	37.6	45.7
All Ages	\$24,814,098	\$2,285,619	\$83,968	\$4,262	90.4%	44.1%	48.8%

groups at issue for all years of issue combined. The corresponding experience by year of issue (or by policy year) is presented in Table 12. The detailed experience by age groups at issue for each year of issue (or policy year) is set forth in Table D of the Appendix.

Table 11 brings out that, in relation to the 1946-49 Select Basic Table, male mortality *during this one year of experience* was highest at ages under

TABLE 12
STANDARD MEDICALLY EXAMINED ISSUES OF 1941 TO 1955
EXPERIENCE BETWEEN 1955 AND 1956 ANNIVERSARIES
BY SEX AND YEAR OF ISSUE
EXPECTED DEATHS ON 1946-1949 SELECT BASIC TABLE
ALL AGES COMBINED
(Amounts Shown in \$1,000 Units)

YEAR OF ISSUE	POLICY YEAR	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO		RATIO OF FEMALE TO MALE MORTALITY
		Male	Female	Male	Female	Male	Female	
1941.....	15	\$ 851,147	\$ 113,502	\$ 6,246	\$ 378	84.9%	38.8%	45.7%
1942.....	14	580,632	109,867	4,335	462	85.8	59.8	69.7
1943.....	13	705,545	110,933	5,642	361	93.4	48.1	51.5
1944.....	12	849,165	126,556	5,862	301	89.4	38.2	42.7
1945.....	11	944,390	119,189	5,506	271	85.7	40.3	47.0
1946.....	10	1,431,239	145,457	7,791	238	102.9	32.1	31.2
1947.....	9	1,550,053	149,997	7,005	360	91.2	50.9	55.8
1948.....	8	1,282,882	119,000	5,242	244	90.2	45.3	50.2
1949.....	7	1,385,962	133,936	4,796	311	89.1	56.5	63.4
1950.....	6	1,726,191	138,652	5,020	172	83.3	30.1	36.1
1951.....	5	1,733,653	142,434	4,900	180	81.6	32.0	39.2
1952.....	4	2,012,109	161,415	5,812	364	97.0	70.8	73.0
1953.....	3	2,307,694	183,374	6,191	288	106.2	54.0	50.8
1954.....	2	3,096,170	235,801	4,977	115	86.9	22.1	25.4
1955.....	1	4,357,266	295,506	4,643	217	85.1	46.8	55.0
All Years of Issue.....		\$24,814,098	\$2,285,619	\$83,968	\$4,262	90.4%	44.1%	48.8%

25 at issue and also in the age range from 35-44 at issue. Correspondingly, female mortality was highest at ages 25-34 at issue. In the aggregate, female mortality under standard medical issues during the first 15 years of insurance was less than half (48.8%) that of males. Female mortality was relatively highest at issue ages 25-34, where it was about 65% of male mortality and was relatively lowest at issue ages 10-14 and at issue ages 35-44, where it was below 40% of male mortality.

Table 12 reveals wide fluctuations in the mortality ratios for males and females by year of issue (or by policy year) but shows no significant pattern in the ratio of female to male mortality by duration.

Nonmedical Issues

The mortality ratios by sex on nonmedical issues during the first 15 years of insurance are presented in Table 13 by age groups at issue for all years of issue combined. The corresponding experience by year of issue (or by policy year) is presented in Table 14. The detailed experience by age groups at issue for each year of issue (or each policy year) is set forth in Table E of the Appendix. These mortality ratios understate

TABLE 13
STANDARD NONMEDICAL ISSUES OF 1941 TO 1955
EXPERIENCE BETWEEN 1955 AND 1956 ANNIVERSARIES
BY SEX AND AGE AT ISSUE
EXPECTED DEATHS ON 1946-1949 SELECT BASIC TABLE
POLICY YEARS 1 TO 15 COMBINED
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO ^a		RATIO OF FEMALE TO MALE MORTALITY*
	Male	Female	Male	Female	Male	Female	
10-14.....	\$ 227,270	\$ 92,880	\$ 178	\$ 50	100.0%	71.4%	71.4%
15-19.....	608,594	247,551	655	125	107.7	50.0	46.4
20-24.....	1,086,878	396,065	942	210	92.3	52.1	56.4
25-29.....	1,180,622	226,014	1,164	176	85.5	60.5	70.8
30-34.....	889,855	162,205	1,340	165	89.1	55.4	62.2
35-39.....	555,752	116,930	1,659	228	98.3	64.6	65.7
40-44.....	186,124	34,984	939	96	98.7	56.1	56.8
45-49.....	26,462	4,568	260	6	111.1	17.1	15.4
50 and over	6,566	1,004	75	5	98.7	45.5	46.1
All Ages	\$4,768,123	\$1,282,201	\$7,212	\$1,061	94.6%	56.4%	59.6%

* Not adjusted for distribution of exposures by age within each five year age group at issue.

somewhat the death rates on nonmedical business because in calculating the expected deaths no adjustment was made for the fact that the central ages of the exposures under nonmedical issues for issue age groups 35-39, 40-44, 45-49, and 50 and over were younger than the central ages of the mortality rates for those age groups in the 1946-49 Select Basic Table.

In relation to the 1946-49 Select Basic Table, male mortality *during this one year of experience* was highest at ages 45-49 and also at ages 15-19; it was lowest in the age group 25-29 at issue. Similarly, female mortality was highest at issue ages 10-14 and at issue ages 35-39. In the aggregate, female mortality on nonmedical issues in the first 15 years of insur-

ance was about 60% of that of males. Female mortality was relatively highest at issue ages 10-14 and at issue ages 25-29, and relatively lowest at issue ages 15-19.

Table 14 shows considerable fluctuations in the mortality ratios for males and females by year of issue (or by policy year) and reveals no significant pattern in the ratio of female to male mortality by duration.

Medical and Nonmedical Issues

Table 15 presents side by side the experience on medical and non-medical issues, separately for each sex. The nonmedical mortality ratios shown in this table have not been adjusted to reflect the distribution of nonmedical exposures by age within each five year age group at issue. In so far as these figures *for one year's experience go*, they indicate that (a) the excess mortality on nonmedical issues, was materially higher among female lives than among male lives, (b) nonmedical mortality

TABLE 14
STANDARD NONMEDICAL ISSUES OF 1941 TO 1955
EXPERIENCE BETWEEN 1955 AND 1956 ANNIVERSARIES
BY SEX AND YEAR OF ISSUE
EXPECTED DEATHS ON 1946-1949 SELECT BASIC TABLE
ALL AGES COMBINED
(Amounts Shown in \$1,000 Units)

YEAR OF ISSUE	POLICY YEAR	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO*		RATIO OF FEMALE TO MALE MORTALITY*
		Male	Female	Male	Female	Male	Female	
1941.....	15	\$ 97,567	\$ 28,631	\$ 374	\$ 34	90.6%	35.8%	39.5%
1942.....	14	76,367	34,716	294	56	97.7	60.2	61.6
1943.....	13	125,948	62,454	418	81	96.5	56.3	58.3
1944.....	12	128,579	72,334	425	89	98.8	56.7	57.4
1945.....	11	158,158	71,071	448	81	96.1	55.9	58.2
1946.....	10	328,000	82,676	675	81	93.4	53.3	57.1
1947.....	9	280,719	77,804	573	104	97.4	78.8	80.9
1948.....	8	253,875	67,729	418	73	88.2	65.8	74.6
1949.....	7	266,698	71,654	461	64	103.6	61.0	58.9
1950.....	6	335,089	79,894	450	63	86.0	55.8	64.9
1951.....	5	383,404	93,365	547	72	98.9	56.7	57.3
1952.....	4	468,587	108,477	516	72	86.9	55.4	63.8
1953.....	3	569,160	126,019	591	65	92.3	47.8	51.8
1954.....	2	597,985	140,082	452	64	82.5	50.4	61.1
1955.....	1	697,987	165,295	570	62	116.3	53.9	46.3
All Years of Issue.....		\$4,768,123	\$1,282,201	\$7,212	\$1,061	94.6%	56.4%	59.6%

* Not adjusted for distribution of exposures by age within each five year age group at issue.

TABLE 15

COMPARISON BY SEX OF MEDICAL AND NONMEDICAL EXPERIENCE
 BETWEEN 1955 AND 1956 ANNIVERSARIES

BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	MORTALITY RATIOS ON 1946-1949 SELECT BASIC TABLE						RATIOS OF NONMEDICAL* TO MEDICAL RATIOS		
	Policy Years						Policy Years		
	1-5		6-15		1-15		1-5	6-15	1-15
	Medi- cal %	Non- medi- cal* %	Medi- cal %	Non- medi- cal* %	Medi- cal %	Non- medi- cal* %			
MALE LIVES									
10-19...	87.7	119.9	98.2	93.8	95.0	106.0	136.7%	95.5%	111.6%
20-29...	94.5	91.8	88.7	85.2	91.0	88.4	97.1	96.1	97.1
30-39...	93.0	85.7	91.2	97.8	91.7	94.0	92.2	107.2	102.5
40-49...	93.3	109.7	88.8	98.8	90.1	101.2	117.6	111.3	112.3
50 and over...	87.3	72.7	90.2	109.3	89.3	98.7	83.3	121.2	110.5
All Ages	91.4	94.7	89.9	94.6	90.4	94.6	103.6%	105.2%	104.6%
FEMALE LIVES									
10-19...	23.5	54.2	41.4	55.0	37.6	54.7	230.6%	132.9%	145.5%
20-29...	44.3	47.8	55.2	60.1	52.6	55.6	107.9	108.9	105.7
30-39...	66.5	56.5	36.6	61.9	43.4	60.4	85.0	169.1	139.2
40-49...	43.3	63.2	41.1	44.3	41.7	49.5	146.0	107.8	118.7
50 and over...	39.1	16.7	49.1	80.0	45.9	45.5	42.7	162.9	99.1
All Ages	44.9	52.8	43.9	58.2	44.1	56.4	117.6%	132.6%	127.9%

* No adjustment has been made for the age distribution of the nonmedical data.

among males was some 12 percent higher than on medical issues at issue ages 10-19 and also at issue ages 40-49, whereas there was little difference between medical and nonmedical mortality in the age group 20-39 at issue, and (c) nonmedical mortality among females was about 40 percent higher than on medical issues at issue ages 10-19 and 30-39 and almost 20 percent higher at issue ages 40-49, there being relatively little differ-

TABLE 16

STANDARD COMBINED MEDICAL AND NONMEDICAL ISSUES OF 1941 TO 1955
EXPERIENCE BETWEEN 1955 AND 1956 ANNIVERSARIES
BY SEX AND AGE AT ISSUE
EXPECTED DEATHS ON 1946-1949 SELECT BASIC TABLE
POLICY YEARS 1 TO 15 COMBINED
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO		RATIO OF FEMALE TO MALE MOR- TALITY
	Male	Female	Male	Female	Male	Female	
10-14.....	\$ 563,268	\$ 189,638	\$ 457	\$ 79	97.9%	50.3%	51.4%
15-19.....	1,233,052	385,334	1,263	185	100.8	46.3	45.9
20-24.....	2,721,963	652,168	2,644	346	99.4	49.9	50.2
25-29.....	4,852,556	507,896	5,001	406	86.1	58.3	67.7
30-34.....	5,842,710	475,865	8,325	504	83.4	53.9	64.6
35-39.....	5,443,387	458,496	15,332	649	97.5	44.2	45.3
40-44.....	4,177,194	381,978	17,591	719	92.9	38.5	41.4
45-49.....	2,589,019	262,411	16,472	903	88.0	45.5	51.7
50 and over..	2,159,072	254,034	24,095	1,532	89.3	45.9	51.4
All Ages	\$29,582,221	\$3,567,820	\$91,180	\$5,323	90.7%	46.1%	50.8%

ence between medical and nonmedical mortality in the age range 20-29 at issue.

Of interest also is the experience on medical and nonmedical business combined, considered separately for the two sexes. This is shown in Table 16 by age groups at issue. In relation to the 1946-49 Select Basic Table, male mortality was highest at ages under 25 and lowest in the age range 25-34. Female mortality, on the other hand, was highest in the age range 25-34 and lowest at ages 35 and over. In the aggregate, male mortality was just about double that of females.

APPENDIX

TABLE A

CONTRIBUTING COMPANIES
PROPORTION OF TOTAL EXPOSURES CONTRIBUTED BY EACH

COMPANY	FIRST 15 POLICY YEARS		16TH AND SUBSEQUENT POLICY YEARS	FIRST 15 POLICY YEARS BY SEX			
	Medical Issues	Non-medical Issues		Medical Issues		Nonmedical Issues	
				Male	Female	Male	Female
Metropolitan	22.4%	28.2%	28.6%				
Prudential	16.7	33.2	13.7				
New York Life	10.4	10.9		19.8%	2.2%	21.5%	7.5%
Equitable, N.Y.	9.2	7.3	10.9	17.8	1.5	16.1	3.6
Northwestern Mutual	8.4		9.6				
John Hancock	4.7	7.0	3.3	9.2	.8	13.4	5.5
Massachusetts Mutual	3.8	1.9	4.6	7.4	.6	4.3	.7
Mutual Life, N.Y.	3.7	2.3	7.8	7.2	.8	5.3	.8
Mutual Benefit	3.7	.9	3.7				
Penn Mutual	3.4	.9	4.1	6.6	.6	2.0	.4
Travelers	3.4	.6	4.1	6.6	.5	1.3	.1
Connecticut Mutual	2.9	2.4	2.2	5.7	.4	5.6	.9
Aetna	2.6	.8	2.8	5.1	.5	1.6	.6
Connecticut General	1.8	.3	1.0	3.5	.3	.6	.1
Provident Mutual	1.5	.3	2.1				
Sun Life, Canada	1.4	3.0	1.5	2.7	.2	7.2	.9
Total	100.0%	100.0%	100.0%	91.6%	8.4%	78.9%	21.1%

TABLE B
 STANDARD MEDICALLY EXAMINED ISSUES OF 1941 TO 1955
 EXPERIENCE BETWEEN 1955 AND 1956 ANNIVERSARIES BY YEAR OF ISSUE
 AND AGE AT ISSUE
 EXPECTED DEATHS ON 1946-1949 SELECT BASIC TABLE
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1941..... (15)	10-14	\$ 78,163	\$ 55	\$ 91	60%
	15-19	166,903	156	234	67
	20-24	346,455	471	648	73
	25-29	416,542	992	1,229	81
	30-34	424,458	1,767	2,144	82
	35-39	357,306	2,803	2,933	96
	40-44	242,183	2,287	3,211	71
	45-49	157,566	2,668	3,336	80
	50-54	70,031	1,872	2,116	88
	55-59	26,448	950	1,153	82
	60-64	8,750	419	558	75
65 and over	1,367	142	135	105	
	All Ages	\$2,296,172	\$14,582	\$17,788	82%
1942..... (14)	10-14	\$ 56,853	\$ 61	\$ 65	94%
	15-19	118,430	95	152	63
	20-24	198,640	261	322	81
	25-29	280,486	516	718	72
	30-34	299,240	984	1,284	77
	35-39	264,076	1,337	1,838	73
	40-44	192,644	1,777	2,167	82
	45-49	133,031	2,072	2,422	86
	50-54	67,261	1,583	1,774	89
	55-59	25,303	1,025	974	105
	60-64	6,516	324	356	91
65 and over	1,075	139	90	154	
	All Ages	\$1,643,555	\$10,174	\$12,162	84%
1943..... (13)	10-14	\$ 59,738	\$ 45	\$ 68	66%
	15-19	107,167	135	130	104
	20-24	157,342	188	222	85
	25-29	265,337	483	589	82
	30-34	331,889	1,135	1,248	91
	35-39	340,352	1,739	2,097	83
	40-44	280,474	2,631	2,763	95
	45-49	184,910	2,500	2,973	84
	50-54	94,753	1,676	2,202	76
	55-59	31,944	914	1,090	84
	60-64	8,101	226	390	58
65 and over	1,285	118	92	128	
	All Ages	\$1,863,292	\$11,790	\$13,864	85%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1944..... (12)	10-14	\$ 72,113	\$ 65	\$ 81	80%
	15-19	114,130	108	132	82
	20-24	145,236	106	189	56
	25-29	251,592	452	493	92
	30-34	381,103	1,037	1,269	82
	35-39	424,155	2,134	2,375	90
	40-44	370,896	2,986	3,238	92
	45-49	228,035	2,749	3,322	83
	50-54	116,835	1,907	2,386	80
	55-59	37,144	902	1,125	80
	60-64	8,742	409	381	107
	65 and over	1,631	142	104	137
		All Ages	\$2,151,612	\$12,997	\$15,095
1945..... (11)	10-14	\$ 73,593	\$ 84	\$ 81	104%
	15-19	114,670	137	128	107
	20-24	158,818	196	189	104
	25-29	277,798	408	494	83
	30-34	447,044	1,187	1,319	90
	35-39	498,925	2,124	2,505	85
	40-44	401,866	2,835	3,131	91
	45-49	243,761	2,359	3,162	75
	50-54	128,195	1,794	2,318	77
	55-59	39,288	991	1,047	95
	60-64	10,210	278	411	68
	65 and over	1,914	70	112	63
		All Ages	\$2,396,082	\$12,463	\$14,897
1946..... (10)	10-14	\$ 78,066	\$ 94	\$ 84	112%
	15-19	135,190	92	147	63
	20-24	399,771	338	444	76
	25-29	614,629	868	971	89
	30-34	722,494	1,619	1,828	89
	35-39	687,121	2,818	3,003	94
	40-44	509,950	3,180	3,452	92
	45-49	285,318	2,561	3,181	81
	50-54	146,030	1,985	2,288	87
	55-59	50,606	1,495	1,166	128
	60-64	12,823	410	467	88
	65 and over	2,327	136	123	111
		All Ages	\$3,644,325	\$15,596	\$17,154
1947..... (9)	10-14	\$ 71,045	\$ 63	\$ 72	88%
	15-19	151,297	134	163	82
	20-24	324,075	281	344	82
	25-29	518,290	556	752	74
	30-34	691,917	1,289	1,564	82
	35-39	684,745	2,302	2,677	86
	40-44	537,314	3,248	3,240	100
	45-49	306,940	2,488	3,008	83
	50-54	164,888	2,162	2,332	93
	55-59	59,550	810	1,229	66
	60-64	13,820	342	454	75
	65 and over	2,659	134	126	106
		All Ages	\$3,526,540	\$13,809	\$15,961

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1948..... (8)	10-14	\$ 52,742	\$ 52	\$ 47	111%
	15-19	120,858	112	129	87
	20-24	297,205	276	306	90
	25-29	499,674	487	675	72
	30-34	631,140	1,221	1,300	94
	35-39	594,960	1,688	2,094	81
	40-44	476,725	2,200	2,579	85
	45-49	277,587	2,267	2,421	94
	50-54	145,930	1,893	1,878	101
	55-59	54,025	800	1,009	79
	60-64	15,178	302	440	69
65 and over	2,745	73	116	63	
	All Ages	\$3,168,769	\$11,371	\$12,994	88%
1949..... (7)	10-14	\$ 49,655	\$ 40	\$ 44	91%
	15-19	119,807	120	128	94
	20-24	326,784	265	320	83
	25-29	555,581	581	683	85
	30-34	658,255	760	1,191	64
	35-39	639,982	1,754	1,920	91
	40-44	494,590	2,147	2,359	91
	45-49	285,179	1,932	2,119	91
	50-54	146,577	1,554	1,667	93
	55-59	59,267	856	973	88
	60-64	16,004	244	392	62
65 and over	3,088	75	111	68	
	All Ages	\$3,354,769	\$10,328	\$11,907	87%
1950..... (6)	10-14	\$ 51,286	\$ 24	\$ 42	57%
	15-19	144,680	164	153	107
	20-24	388,939	254	381	67
	25-29	695,915	605	814	74
	30-34	825,909	851	1,371	62
	35-39	755,962	1,688	2,079	81
	40-44	561,121	1,875	2,508	75
	45-49	336,868	2,135	2,274	94
	50-54	173,767	1,548	1,847	84
	55-59	70,821	637	1,092	58
	60-64	17,657	310	393	79
65 and over	3,085	68	97	70	
	All Ages	\$4,026,010	\$10,159	\$13,051	78%
1951..... (5)	10-14	\$ 45,157	\$ 52	\$ 34	153%
	15-19	101,586	80	108	74
	20-24	250,601	138	246	56
	25-29	574,582	438	644	68
	30-34	763,686	687	1,138	60
	35-39	764,502	1,631	1,858	88
	40-44	620,581	2,088	2,457	85
	45-49	388,177	1,863	2,310	81
	50-54	199,132	1,033	1,876	55
	55-59	90,008	1,354	1,253	108
	60-64	23,805	365	474	77
65 and over	5,892	123	162	76	
	All Ages	\$3,827,709	\$ 9,852	\$12,560	78%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1952..... (4)	10-14	\$ 45,955	\$ 20	\$ 30	67%
	15-19	96,748	89	98	91
	20-24	257,598	173	242	71
	25-29	667,428	587	694	85
	30-34	897,648	998	1,158	86
	35-39	894,266	1,493	1,851	81
	40-44	709,101	1,944	2,333	83
	45-49	446,540	2,392	2,251	106
	50-54	215,879	1,430	1,671	86
	55-59	103,244	1,200	1,200	100
	60-64	30,614	813	518	157
	65 and over	6,298	57	147	39
		All Ages	\$4,371,319	\$11,196	\$12,193
1953..... (3)	10-14	\$ 48,281	\$ 12	\$ 28	43%
	15-19	114,995	112	110	102
	20-24	308,310	297	274	108
	25-29	839,443	833	814	102
	30-34	1,109,116	1,076	1,264	85
	35-39	1,082,869	2,485	1,928	129
	40-44	837,350	2,215	2,294	97
	45-49	530,034	2,214	2,263	98
	50-54	266,950	1,785	1,679	106
	55-59	117,061	744	1,114	67
	60-64	36,499	460	523	88
	65 and over	7,404	35	152	23
		All Ages	\$5,298,312	\$12,268	\$12,443
1954..... (2)	10-14	\$ 67,604	\$ 1	\$ 34	3%
	15-19	143,538	105	121	87
	20-24	442,147	370	340	109
	25-29	1,073,423	599	880	68
	30-34	1,425,150	1,022	1,297	79
	35-39	1,299,758	1,862	1,807	103
	40-44	1,006,396	1,839	2,003	92
	45-49	618,292	1,683	1,954	86
	50-54	318,684	1,252	1,418	88
	55-59	141,455	630	968	65
	60-64	45,884	370	484	76
	65 and over	12,565	76	203	37
		All Ages	\$6,594,896	\$ 9,809	\$11,509
1955..... (1)	10-14	\$ 82,886	\$ 8	\$ 33	24%
	15-19	193,843	138	136	101
	20-24	758,422	528	493	107
	25-29	1,567,921	814	1,035	79
	30-34	1,992,282	1,379	1,335	103
	35-39	1,763,585	1,658	1,711	97
	40-44	1,324,577	1,570	1,735	90
	45-49	798,774	1,451	1,709	85
	50-54	413,594	1,333	1,183	113
	55-59	184,342	854	859	99
	60-64	64,810	338	480	70
	65 and over	14,201	138	161	86
		All Ages	\$9,159,237	\$10,209	\$10,870

TABLE C
 STANDARD NONMEDICAL ISSUES OF 1941 TO 1955
 EXPERIENCE BETWEEN 1955 AND 1956 ANNIVERSARIES BY YEAR OF ISSUE
 AND AGE AT ISSUE
 EXPECTED DEATHS BY 1946-1949 SELECT BASIC TABLE
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1941..... (15)	10-14	\$ 14,214	\$ 22	\$ 16	138%
	15-19	59,310	71	83	86
	20-24	90,585	115	169	68
	25-29	66,266	147	195	75
	30-34	45,240	258	228	113
	35-39	19,005	138	156	88
	40-44	8,108	93	108	86
	45-49	1,758	21	37	57
	50 and over	116	3	4	75
	All Ages	\$ 304,602	\$ 868	\$ 996	87%
1942..... (14)	10-14	\$ 14,246	\$ 13	\$ 16	81%
	15-19	52,026	59	67	88
	20-24	59,555	59	96	61
	25-29	47,641	100	122	82
	30-34	37,664	153	162	94
	35-39	19,225	123	134	92
	40-44	8,620	97	97	100
	45-49	1,919	39	35	111
	50 and over	182	8	7	114
	All Ages	\$ 241,078	\$ 651	\$ 736	88%
1943..... (13)	10-14	\$ 34,105	\$ 25	\$ 39	64%
	15-19	96,590	85	117	73
	20-24	88,894	88	125	70
	25-29	75,167	144	167	86
	30-34	64,290	226	242	93
	35-39	42,930	283	264	107
	40-44	15,501	120	153	78
	45-49	2,139	41	34	121
	50 and over	185	2	5	40
	All Ages	\$ 419,801	\$1,014	\$1,146	88%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1944..... (12)	10-14	\$ 46,807	\$ 43	\$ 52	83%
	15-19	113,419	97	132	73
	20-24	88,812	56	115	49
	25-29	71,902	129	141	91
	30-34	67,976	178	226	79
	35-39	54,175	307	303	101
	40-44	20,435	184	178	103
	45-49	2,242	36	33	109
	50 and over	290	17	7	243
	All Ages	\$ 466,058	\$1,047	\$1,187	88%
1945..... (11)	10-14	\$ 51,102	\$ 47	\$ 56	84%
	15-19	113,174	104	127	82
	20-24	95,531	83	113	73
	25-29	87,027	144	155	93
	30-34	74,140	200	219	91
	35-39	58,533	253	294	86
	40-44	21,756	145	169	86
	45-49	2,331	34	30	113
	50 and over	333	3	7	43
	All Ages	\$ 503,927	\$1,013	\$1,170	87%
1946..... (10)	10-14	\$ 43,877	\$ 49	\$ 47	104%
	15-19	113,710	104	124	84
	20-24	298,409	244	331	74
	25-29	253,032	314	400	79
	30-34	127,978	324	324	100
	35-39	73,084	305	319	96
	40-44	23,265	156	158	99
	45-49	3,011	34	34	100
	50 and over	691	8	13	62
	All Ages	\$ 937,057	\$1,538	\$1,750	88%
1947..... (9)	10-14	\$ 46,177	\$ 51	\$ 47	109%
	15-19	146,416	151	158	96
	20-24	222,887	209	236	89
	25-29	168,173	241	244	99
	30-34	103,435	216	234	92
	35-39	68,488	266	268	99
	40-44	25,531	177	154	115
	45-49	3,750	33	37	89
	50 and over	1,153	11	18	61
	All Ages	\$ 786,010	\$1,355	\$1,396	97%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1948..... (8)	10-14	\$ 41,728	\$ 31	\$ 40	78%
	15-19	129,209	84	138	61
	20-24	197,534	180	203	89
	25-29	143,622	154	194	79
	30-34	84,555	172	174	99
	35-39	55,501	191	195	98
	40-44	23,269	109	126	87
	45-49	4,257	49	37	132
	50 and over	1,676	17	26	65
	All Ages	\$ 681,351	\$ 987	\$1,133	87%
1949..... (7)	10-14	\$ 45,232	\$ 48	\$ 40	120%
	15-19	135,097	108	145	74
	20-24	213,592	177	209	85
	25-29	161,788	215	199	108
	30-34	98,855	158	179	88
	35-39	62,171	208	187	111
	40-44	25,162	120	120	100
	45-49	3,942	49	29	169
	50 and over	1,289	9	18	50
	All Ages	\$ 747,128	\$1,092	\$1,126	97%
1950..... (6)	10-14	\$ 52,767	\$ 54	\$ 43	126%
	15-19	176,170	171	187	91
	20-24	266,805	247	261	95
	25-29	215,236	182	252	72
	30-34	134,405	173	223	78
	35-39	73,903	193	203	95
	40-44	29,517	103	132	78
	45-49	4,200	35	28	125
	50 and over	1,310	12	16	75
	All Ages	\$ 954,313	\$1,170	\$1,345	87%
1951..... (5)	10-14	\$ 66,157	\$ 40	\$ 50	80%
	15-19	231,456	292	245	119
	20-24	343,984	252	337	75
	25-29	364,362	298	408	73
	30-34	252,166	336	376	89
	35-39	127,388	282	310	91
	40-44	44,087	168	175	96
	45-49	11,058	73	66	111
	50 and over	2,250	20	24	83
	All Ages	\$1,442,908	\$1,761	\$1,991	88%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1952..... (4)	10-14	\$ 75,284	\$ 34	\$ 49	69%
	15-19	258,365	267	261	102
	20-24	379,585	287	357	80
	25-29	444,469	362	462	78
	30-34	302,587	292	390	75
	35-39	144,503	504	299	169
	40-44	46,784	140	154	91
	45-49	11,135	59	56	105
	50 and over	2,922	26	25	104
	All Ages	\$1,665,634	\$1,971	\$2,053	96%
1953..... (3)	10-14	\$ 94,243	\$ 46	\$ 56	82%
	15-19	337,034	312	324	96
	20-24	450,821	393	401	98
	25-29	537,591	386	521	74
	30-34	369,997	356	422	84
	35-39	160,784	341	286	119
	40-44	43,706	115	120	96
	45-49	11,025	54	47	115
	50 and over	2,606	17	18	94
	All Ages	\$2,007,807	\$2,020	\$2,195	92%
1954..... (2)	10-14	\$ 106,604	\$ 41	\$ 53	77%
	15-19	341,100	284	287	99
	20-24	539,398	381	415	92
	25-29	583,269	406	478	85
	30-34	402,641	255	366	70
	35-39	164,953	233	229	102
	40-44	34,905	88	69	128
	45-49	5,018	16	16	100
	50 and over	1,624	13	9	144
	All Ages	\$2,179,512	\$1,717	\$1,922	89%
1955..... (1)	10-14	\$ 146,345	\$ 43	\$ 59	73%
	15-19	467,531	349	327	107
	20-24	802,354	516	522	99
	25-29	725,294	495	479	103
	30-34	480,009	389	322	121
	35-39	196,694	256	191	134
	40-44	34,616	88	45	196
	45-49	4,921	40	11	364
	50 and over	1,344	7	5	140
	All Ages	\$2,859,108	\$2,183	\$1,961	111%

TABLE D
 STANDARD MEDICALLY EXAMINED ISSUES OF 1941 TO 1955
 MALE LIVES
 EXPERIENCE BETWEEN 1955 AND 1956 ANNIVERSARIES BY YEAR OF ISSUE
 AND AGE AT ISSUE
 EXPECTED DEATHS ON 1946-1949 SELECT BASIC TABLE
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1941..... (15)	10-14	\$ 25,249	\$ 22	\$ 29	76%
	15-19	44,575	36	62	58
	20-24	104,448	126	195	65
	25-29	147,561	355	435	82
	30-34	164,420	772	830	93
	35-39	144,756	1,317	1,188	111
	40-44	102,849	886	1,364	65
	45-49	69,309	1,101	1,467	75
	50-54	31,095	754	939	80
	55-59	12,434	605	542	112
	60-64	3,821	150	244	61
	65 and over	630	122	62	197
		All Ages	\$ 851,147	\$6,246	\$7,357
1942..... (14)	10-14	\$ 18,619	\$ 36	\$ 21	171%
	15-19	28,580	18	37	49
	20-24	49,315	117	80	146
	25-29	85,406	180	219	82
	30-34	104,730	314	449	70
	35-39	103,829	585	723	81
	40-44	83,243	638	936	68
	45-49	59,178	1,065	1,078	99
	50-54	32,717	758	863	88
	55-59	11,650	394	449	88
	60-64	2,893	156	158	99
	65 and over	472	74	40	185
		All Ages	\$ 580,632	\$4,335	\$5,053
1943..... (13)	10-14	\$ 19,652	\$ 13	\$ 22	59%
	15-19	25,354	48	31	155
	20-24	40,812	64	58	110
	25-29	84,250	182	187	97
	30-34	119,953	469	451	104
	35-39	139,473	698	859	81
	40-44	124,532	1,374	1,227	112
	45-49	86,079	1,297	1,384	94
	50-54	45,348	945	1,054	90
	55-59	15,460	414	528	78
	60-64	4,044	75	195	38
	65 and over	588	63	42	150
		All Ages	\$ 705,545	\$5,642	\$6,038

TABLE D—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1944..... (12)	10-14	\$ 24,414	\$ 18	\$ 27	67%
	15-19	30,720	41	36	114
	20-24	40,984	30	53	57
	25-29	87,597	183	172	106
	30-34	145,310	379	484	78
	35-39	175,066	990	980	101
	40-44	164,499	1,304	1,436	91
	45-49	105,226	1,302	1,533	85
	50-54	53,543	933	1,093	85
	55-59	16,847	374	510	73
	60-64	4,131	228	180	127
	65 and over	828	80	53	151
		All Ages	\$ 849,165	\$5,862	\$6,557
1945..... (11)	10-14	\$ 24,875	\$ 46	\$ 27	170
	15-19	31,618	26	35	74
	20-24	48,358	34	58	59
	25-29	102,042	121	182	66
	30-34	167,320	496	494	100
	35-39	202,570	773	1,017	76
	40-44	173,260	1,319	1,350	98
	45-49	110,447	1,091	1,433	76
	50-54	59,514	938	1,076	87
	55-59	18,522	447	494	90
	60-64	4,748	164	191	86
	65 and over	1,116	51	65	78
		All Ages	\$ 944,390	\$5,506	\$6,422
1946..... (10)	10-14	\$ 26,370	\$ 52	\$ 28	186
	15-19	37,121	16	40	40
	20-24	105,763	78	117	67
	25-29	211,272	375	334	112
	30-34	287,557	800	728	110
	35-39	293,849	1,360	1,284	106
	40-44	231,548	1,592	1,568	102
	45-49	134,708	1,196	1,502	80
	50-54	70,725	1,136	1,108	103
	55-59	25,065	1,026	578	178
	60-64	5,941	101	216	47
	65 and over	1,320	59	70	84
		All Ages	\$1,431,239	\$7,791	\$7,573
1947..... (9)	10-14	\$ 27,642	\$ 18	\$ 28	64%
	15-19	49,088	64	53	121
	20-24	96,103	125	102	123
	25-29	206,801	297	300	99
	30-34	305,435	531	690	77
	35-39	320,183	1,157	1,252	92
	40-44	264,849	1,697	1,597	106
	45-49	153,838	1,220	1,508	81
	50-54	88,000	1,227	1,244	99
	55-59	29,991	416	619	67
	60-64	6,724	180	221	81
	65 and over	1,399	73	66	111
		All Ages	\$1,550,053	\$7,005	\$7,680

TABLE D—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1948..... (8)	10-14	\$ 20,583	\$ 28	\$ 16	175%
	15-19	35,142	50	38	132
	20-24	88,912	104	92	113
	25-29	184,502	169	249	68
	30-34	251,205	377	517	73
	35-39	248,371	806	874	92
	40-44	213,005	937	1,152	81
	45-49	131,868	1,139	1,150	99
	50-54	73,943	1,036	952	109
	55-59	26,780	452	500	90
	60-64	7,057	95	205	46
	65 and over	1,514	49	64	77
		All Ages	\$1,282,882	\$5,242	\$5,809
1949..... (7)	10-14	\$ 18,592	\$ 15	\$ 16	94%
	15-19	34,773	18	37	49
	20-24	104,528	146	102	143
	25-29	214,504	282	264	107
	30-34	265,531	350	481	73
	35-39	273,576	803	821	98
	40-44	224,382	1,104	1,070	103
	45-49	137,170	761	1,019	75
	50-54	72,855	777	828	94
	55-59	30,895	387	507	76
	60-64	7,827	137	192	71
	65 and over	1,329	16	48	33
		All Ages	\$1,385,962	\$4,796	\$5,385
1950..... (6)	10-14	\$ 19,641	\$ 2	\$ 16	13%
	15-19	47,690	71	51	139
	20-24	138,331	58	136	43
	25-29	286,539	231	335	69
	30-34	350,561	377	582	65
	35-39	325,579	871	895	97
	40-44	256,152	983	1,145	86
	45-49	166,740	1,134	1,125	101
	50-54	87,811	710	933	76
	55-59	37,220	353	574	61
	60-64	8,549	177	190	93
	65 and over	1,378	53	43	123
		All Ages	\$1,726,191	\$5,020	\$6,025
1951..... (5)	10-14	\$ 16,451	\$ 23	\$ 12	192%
	15-19	38,458	27	41	66
	20-24	102,717	62	101	61
	25-29	249,024	161	279	58
	30-34	337,213	241	502	48
	35-39	339,192	652	824	79
	40-44	295,435	1,051	1,170	90
	45-49	191,213	1,048	1,138	92
	50-54	102,115	511	962	53
	55-59	46,621	901	649	139
	60-64	11,783	171	235	73
	65 and over	3,431	52	94	55
		All Ages	\$1,733,653	\$4,900	\$6,007

TABLE D—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1952..... (4)	10-14	\$ 15,582	\$ 5	\$ 10	50%
	15-19	35,790	34	36	94
	20-24	104,492	96	98	98
	25-29	292,534	273	304	90
	30-34	402,551	453	519	87
	35-39	402,147	627	832	75
	40-44	338,196	1,089	1,113	98
	45-49	229,129	1,358	1,155	118
	50-54	113,298	739	877	84
	55-59	56,730	513	659	78
	60-64	17,711	585	299	196
65 and over	3,949	40	92	43	
	All Ages	\$2,012,109	\$5,812	\$5,994	97%
1953..... (3)	10-14	\$ 17,196	\$ 0	\$ 10	0%
	15-19	40,808	36	39	92
	20-24	115,862	180	103	175
	25-29	341,118	364	331	110
	30-34	463,540	375	528	71
	35-39	468,382	1,538	834	184
	40-44	378,776	915	1,038	88
	45-49	256,717	1,035	1,096	94
	50-54	137,556	1,024	865	118
	55-59	62,104	351	591	59
	60-64	21,286	353	305	116
65 and over	4,349	20	89	22	
	All Ages	\$2,307,694	\$6,191	\$5,829	106%
1954..... (2)	10-14	\$ 27,658	\$ 1	\$ 14	7%
	15-19	61,206	77	51	151
	20-24	188,164	223	145	154
	25-29	473,917	285	389	73
	30-34	651,839	424	593	72
	35-39	604,471	893	840	106
	40-44	484,313	936	964	97
	45-49	318,627	820	1,007	81
	50-54	171,121	711	761	93
	55-59	79,939	343	547	63
	60-64	26,344	217	278	78
65 and over	8,571	47	138	34	
	All Ages	\$3,096,170	\$4,977	\$5,727	87%
1955..... (1)	10-14	\$ 33,474	\$ 0	\$ 13	0%
	15-19	83,535	46	58	79
	20-24	306,296	259	199	130
	25-29	704,867	379	465	82
	30-34	935,690	627	627	100
	35-39	846,191	603	821	73
	40-44	656,031	827	859	96
	45-49	412,308	645	882	73
	50-54	225,564	560	645	87
	55-59	103,647	461	483	95
	60-64	41,059	160	304	53
65 and over	8,604	76	98	78	
	All Ages	\$4,357,266	\$4,643	\$5,454	85%

TABLE D—Continued
 STANDARD MEDICALLY EXAMINED ISSUES OF 1941 TO 1955
 FEMALE LIVES
 EXPERIENCE BETWEEN 1955 AND 1956 ANNIVERSARIES BY YEAR OF ISSUE
 AND AGE AT ISSUE
 EXPECTED DEATHS ON 1946-1949 SELECT BASIC TABLE
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1941..... (15)	10-14	\$ 7,421	\$ 4	\$ 9	44%
	15-19	10,284	4	14	29
	20-24	21,767	14	41	34
	25-29	16,257	28	48	58
	30-34	15,154	22	77	29
	35-39	14,550	31	119	26
	40-44	11,307	47	150	31
	45-49	8,509	134	180	74
	50-54	4,655	61	141	43
	55-59	2,185	7	95	7
	60-64	1,155	26	74	35
	65 and over	258	0	25	0
		All Ages	\$ 113,502	\$ 378	\$ 973
1942..... (14)	10-14	\$ 6,731	\$ 5	\$ 8	63%
	15-19	11,129	6	14	43
	20-24	20,961	20	34	59
	25-29	16,807	12	43	28
	30-34	13,973	20	60	33
	35-39	13,242	19	92	21
	40-44	11,238	103	126	82
	45-49	8,524	82	155	53
	50-54	4,332	43	114	38
	55-59	2,301	142	89	160
	60-64	540	8	30	27
	65 and over	89	2	7	29
		All Ages	\$ 109,867	\$ 462	\$ 772
1943..... (13)	10-14	\$ 6,338	\$ 1	\$ 7	14%
	15-19	9,922	3	12	25
	20-24	16,479	20	23	87
	25-29	15,697	15	35	43
	30-34	14,653	12	55	22
	35-39	15,623	35	96	36
	40-44	14,489	28	143	20
	45-49	9,886	107	159	67
	50-54	5,258	41	122	34
	55-59	2,040	86	70	123
	60-64	499	5	24	21
	65 and over	49	8	4	200
		All Ages	\$ 110,933	\$ 361	\$ 750

TABLE D—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1944..... (12)	10-14	\$ 7,324	\$ 1	\$ 8	13%
	15-19	9,905	8	11	73
	20-24	17,559	8	23	35
	25-29	17,859	37	35	106
	30-34	16,867	21	56	38
	35-39	17,559	18	98	18
	40-44	18,349	52	160	33
	45-49	12,293	32	179	18
	50-54	5,928	39	121	32
	55-59	2,420	20	73	27
	60-64	408	30	18	167
	65 and over	85	35	5	700
		All Ages	\$ 126,556	\$ 301	\$ 787
1945..... (11)	10-14	\$ 7,398	\$ 1	\$ 8	13%
	15-19	9,449	3	11	27
	20-24	15,414	10	18	56
	25-29	15,177	6	27	24
	30-34	16,183	28	48	58
	35-39	18,629	43	94	46
	40-44	17,285	45	135	33
	45-49	10,892	25	141	18
	50-54	6,188	34	112	30
	55-59	1,882	63	50	126
	60-64	649	12	26	46
	65 and over	43	1	2	50
		All Ages	\$ 119,189	\$ 271	\$ 672
1946..... (10)	10-14	\$ 7,392	\$ 4	\$ 8	50%
	15-19	12,050	2	13	15
	20-24	18,306	3	20	15
	25-29	19,171	30	30	100
	30-34	20,023	11	51	22
	35-39	22,563	70	99	71
	40-44	20,187	33	137	24
	45-49	14,042	43	157	27
	50-54	7,821	14	123	11
	55-59	3,026	14	70	20
	60-64	805	13	29	45
	65 and over	71	1	4	25
		All Ages	\$ 145,457	\$ 238	\$ 741
1947..... (9)	10-14	\$ 8,342	\$ 0	\$ 9	0%
	15-19	10,815	1	12	8
	20-24	18,583	5	20	25
	25-29	18,962	17	27	63
	30-34	20,656	30	47	64
	35-39	23,208	49	91	54
	40-44	21,127	64	127	50
	45-49	15,143	92	148	62
	50-54	8,864	90	125	72
	55-59	3,339	10	69	14
	60-64	908	2	30	7
	65 and over	50	0	2	0
		All Ages	\$ 149,997	\$ 360	\$ 707

TABLE D—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1948..... (8)	10-14	\$ 6,149	\$ 1	\$ 6	17%
	15-19	7,989	1	9	11
	20-24	14,589	5	15	33
	25-29	15,060	26	20	130
	30-34	16,113	23	33	70
	35-39	17,012	10	60	17
	40-44	17,857	52	97	54
	45-49	12,542	55	109	50
	50-54	7,291	48	94	51
	55-59	3,239	16	61	26
	60-64	1,071	7	31	23
	65 and over	88	0	4	0
	All Ages	\$ 119,000	\$ 244	\$ 539	45%
1949..... (7)	10-14	\$ 5,876	\$ 2	\$ 5	40%
	15-19	8,209	25	9	278
	20-24	15,065	0	15	0
	25-29	16,442	7	20	35
	30-34	18,142	5	33	15
	35-39	19,601	12	59	20
	40-44	22,423	24	107	22
	45-49	14,279	49	106	46
	50-54	9,079	141	103	137
	55-59	3,405	41	56	73
	60-64	1,161	5	28	18
	65 and over	254	0	9	0
	All Ages	\$ 133,936	\$ 311	\$ 550	57%
1950..... (6)	10-14	\$ 5,188	\$ 5	\$ 4	125%
	15-19	8,066	0	9	0
	20-24	13,898	17	14	121
	25-29	17,733	12	21	57
	30-34	17,948	24	30	80
	35-39	19,355	11	53	21
	40-44	23,501	11	105	10
	45-49	15,747	43	106	41
	50-54	10,773	34	115	30
	55-59	4,750	10	73	14
	60-64	1,333	5	30	17
	65 and over	360	0	11	0
	All Ages	\$ 138,652	\$ 172	\$ 571	30%
1951..... (5)	10-14	\$ 4,558	\$ 5	\$ 3	167%
	15-19	6,456	0	7	0
	20-24	14,052	9	14	64
	25-29	15,739	7	18	39
	30-34	18,658	8	28	29
	35-39	20,507	8	50	16
	40-44	24,439	24	97	25
	45-49	18,572	70	111	63
	50-54	11,432	26	108	24
	55-59	5,686	19	79	24
	60-64	2,161	2	43	5
	65 and over	174	2	5	40
	All Ages	\$ 142,434	\$ 180	\$ 563	32%

TABLE D—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1952..... (4)	10-14	\$ 5,119	\$ 0	\$ 3	0%
	15-19	6,855	4	7	57
	20-24	14,203	3	13	23
	25-29	18,402	17	19	89
	30-34	22,970	13	30	43
	35-39	26,220	60	54	111
	40-44	26,805	54	88	61
	45-49	21,313	54	107	50
	50-54	12,033	14	93	15
	55-59	5,580	92	65	142
	60-64	1,589	53	27	196
	65 and over	326	0	8	0
	All Ages	\$ 161,415	\$ 364	\$ 514	71%
1953..... (3)	10-14	\$ 5,347	\$ 0	\$ 3	0%
	15-19	7,421	3	7	43
	20-24	13,872	14	12	117
	25-29	19,281	8	19	42
	30-34	25,615	77	29	266
	35-39	29,199	19	52	37
	40-44	30,784	37	84	44
	45-49	26,259	67	112	60
	50-54	15,131	35	95	37
	55-59	7,326	4	70	6
	60-64	2,241	23	32	72
	65 and over	898	1	18	6
	All Ages	\$ 183,374	\$ 288	\$ 533	54%
1954..... (2)	10-14	\$ 6,078	\$ 0	\$ 3	0%
	15-19	8,180	0	7	0
	20-24	17,480	5	13	38
	25-29	27,215	8	22	36
	30-34	35,155	2	32	6
	35-39	35,950	18	50	36
	40-44	40,759	27	81	33
	45-49	30,371	25	96	26
	50-54	20,265	13	90	14
	55-59	8,767	15	60	25
	60-64	4,257	0	45	0
	65 and over	1,324	2	21	10
	All Ages	\$ 235,801	\$ 115	\$ 520	22%
1955..... (1)	10-14	\$ 7,497	\$ 0	\$ 3	0%
	15-19	11,053	0	8	0
	20-24	23,875	3	16	19
	25-29	32,080	0	21	0
	30-34	41,550	43	28	154
	35-39	48,348	18	47	38
	40-44	46,444	22	61	36
	45-49	39,471	19	84	23
	50-54	22,307	97	64	152
	55-59	15,490	3	72	4
	60-64	5,970	11	44	25
	65 and over	1,421	1	16	6
	All Ages	\$ 295,506	\$ 217	\$ 464	47%

TABLE E
 STANDARD NONMEDICAL ISSUES OF 1941 TO 1955
 MALE LIVES
 EXPERIENCE BETWEEN 1955 AND 1956 ANNIVERSARIES BY YEAR OF ISSUE
 AND AGE AT ISSUE
 EXPECTED DEATHS ON 1946-1949 SELECT BASIC TABLE
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1941..... (15)	10-14	\$ 2,184	\$ 4	\$ 3	133%
	15-19	12,179	27	17	159
	20-24	24,853	30	46	65
	25-29	22,884	43	68	63
	30-34	17,647	102	89	115
	35-39	11,307	94	93	101
	40-44	5,157	56	68	82
	45-49	1,249	17	26	65
	50 and over	107	1	3	33
	All Ages	\$ 97,567	\$374	\$413	91%
1942..... (14)	10-14	\$ 3,087	\$ 1	\$ 4	25%
	15-19	11,310	12	14	86
	20-24	13,676	10	22	45
	25-29	16,369	27	42	64
	30-34	15,353	75	66	114
	35-39	10,478	71	73	97
	40-44	4,669	60	53	113
	45-49	1,301	31	24	129
	50 and over	124	7	3	233
	All Ages	\$ 76,367	\$294	\$301	98%
1943..... (13)	10-14	\$ 9,716	\$ 9	\$ 11	82%
	15-19	19,424	14	24	58
	20-24	17,129	17	24	71
	25-29	24,218	54	54	100
	30-34	25,956	92	98	94
	35-39	21,238	138	131	105
	40-44	6,975	61	69	88
	45-49	1,157	32	19	168
	50 and over	135	1	3	33
	All Ages	\$125,948	\$418	\$433	97%

TABLE E—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1944..... (12)	10-14	\$ 12,368	\$ 18	\$ 14	129%
	15-19	21,187	15	25	60
	20-24	12,513	13	16	81
	25-29	19,589	36	38	95
	30-34	26,527	84	88	95
	35-39	25-475	159	143	111
	40-44	9,364	57	82	70
	45-49	1,331	27	19	142
	50 and over	225	16	5	320
	All Ages	\$128,579	\$425	\$430	99%
1945..... (11)	10-14	\$ 14,550	\$ 10	\$ 16	63%
	15-19	23,871	32	27	119
	20-24	17,351	22	20	110
	25-29	26,567	43	47	91
	30-34	33,026	104	97	107
	35-39	29,953	127	150	85
	40-44	11,410	88	89	99
	45-49	1,179	19	15	127
	50 and over	251	3	5	60
	All Ages	\$158,158	\$448	\$466	96%
1946..... (10)	10-14	\$ 14,019	\$ 18	\$ 15	120%
	15-19	30,278	42	33	127
	20-24	81,543	92	91	101
	25-29	85,161	111	135	82
	30-34	60,478	152	153	99
	35-39	41,154	161	180	89
	40-44	13,238	86	90	96
	45-49	1,764	12	20	60
	50 and over	365	1	6	17
	All Ages	\$328,000	\$675	\$723	93%
1947..... (9)	10-14	\$ 13,075	\$ 16	\$ 13	123%
	15-19	38,661	50	42	119
	20-24	63,261	70	67	104
	25-29	60,677	75	88	85
	30-34	50,381	85	114	75
	35-39	37,816	153	148	103
	40-44	14,070	107	85	126
	45-49	2,202	10	22	45
	50 and over	576	7	9	78
	All Ages	\$280,719	\$573	\$588	97%

TABLE E—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1948..... (8)	10-14	\$ 10,297	\$ 11	\$ 10	110%
	15-19	36,964	21	40	53
	20-24	63,859	50	66	76
	25-29	56,054	46	76	61
	30-34	42,163	92	87	106
	35-39	30,219	100	106	94
	40-44	11,793	63	64	98
	45-49	2,007	25	18	139
	50 and over	519	10	7	143
	All Ages	\$253,875	\$418	\$474	88%
1949..... (7)	10-14	\$ 12,388	\$ 14	\$ 11	127%
	15-19	36,056	26	39	67
	20-24	69,569	54	68	79
	25-29	59,554	84	73	115
	30-34	42,362	61	77	79
	35-39	31,419	114	94	121
	40-44	12,769	83	61	136
	45-49	2,050	18	15	120
	50 and over	531	7	7	100
	All Ages	\$266,698	\$461	\$445	104%
1950..... (6)	10-14	\$ 15,294	\$ 10	\$ 13	77%
	15-19	45,785	44	49	90
	20-24	87,960	88	86	102
	25-29	75,923	71	89	80
	30-34	53,345	62	89	70
	35-39	37,954	106	104	102
	40-44	16,152	48	72	67
	45-49	2,179	15	15	100
	50 and over	497	6	6	100
	All Ages	\$335,089	\$450	\$523	86%
1951..... (5)	10-14	\$ 18,572	\$ 8	\$ 14	57%
	15-19	53,446	73	57	128
	20-24	88,192	90	86	105
	25-29	91,870	86	103	83
	30-34	67,669	96	101	95
	35-39	44,195	106	107	99
	40-44	16,770	72	66	109
	45-49	2,177	10	13	77
	50 and over	513	6	6	100
	All Ages	\$383,404	\$547	\$553	99%

TABLE E—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1952..... (4)	10-14	\$ 21,730	\$ 13	\$ 14	93%
	15-19	58,248	83	59	141
	20-24	100,604	82	95	86
	25-29	126,696	109	132	83
	30-34	88,671	50	114	44
	35-39	51,814	105	107	98
	40-44	18,635	67	61	110
	45-49	1,833	5	9	56
	50 and over	356	2	3	67
	All Ages	\$468,587	\$516	\$594	87%
1953..... (3)	10-14	\$ 24,652	\$ 22	\$ 15	147%
	15-19	68,005	80	65	123
	20-24	119,228	102	106	96
	25-29	159,973	101	155	65
	30-34	118,622	108	135	80
	35-39	60,617	131	108	121
	40-44	15,328	35	42	83
	45-49	2,100	11	9	122
	50 and over	638	1	5	20
	All Ages	\$569,160	\$591	\$640	92%
1954..... (2)	10-14	\$ 26,457	\$ 17	\$ 13	131%
	15-19	68,741	56	58	97
	20-24	135,694	86	104	83
	25-29	167,252	125	137	91
	30-34	122,628	60	112	54
	35-39	59,496	63	83	76
	40-44	14,750	34	29	117
	45-49	1,956	4	6	67
	50 and over	1,011	7	6	117
	All Ages	\$597,985	\$452	\$548	82%
1955..... (1)	10-14	\$ 28,881	\$ 7	\$ 12	58%
	15-19	84,439	80	59	136
	20-24	191,449	136	124	110
	25-29	187,835	153	124	123
	30-34	125,027	117	84	139
	35-39	62,617	31	61	51
	40-44	15,044	22	20	110
	45-49	1,977	24	4	600
	50 and over	718	0	2	0
	All Ages	\$697,987	\$570	\$490	116%

TABLE E—Continued

STANDARD NONMEDICAL ISSUES OF 1941 TO 1955
FEMALE LIVES
EXPERIENCE BETWEEN 1955 AND 1956 ANNIVERSARIES BY YEAR OF ISSUE
AND AGE AT ISSUE
EXPECTED DEATHS ON 1946-1949 SELECT BASIC TABLE
(Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1941..... (15)	10-14	\$ 1,264	\$ 2	\$ 1	200%
	15-19	4,853	1	7	14
	20-24	10,597	6	20	30
	25-29	5,251	9	15	60
	30-34	3,264	5	16	31
	35-39	2,004	4	16	25
	40-44	1,139	5	15	33
	45-49	258	1	5	20
	50 and over	1	1	0
	All Ages	\$ 28,631	\$ 34	\$ 95	36%
1942..... (14)	10-14	\$ 1,843	\$ 1	\$ 2	50%
	15-19	7,006	6	9	67
	20-24	12,749	12	21	57
	25-29	5,989	15	15	100
	30-34	3,861	5	17	29
	35-39	2,081	9	14	64
	40-44	991	6	11	55
	45-49	195	2	4	50
	50 and over	1	0	0	0
	All Ages	\$ 34,716	\$ 56	\$ 93	60%
1943..... (13)	10-14	\$ 4,490	\$ 2	\$ 5	40%
	15-19	13,381	10	16	63
	20-24	20,432	13	29	45
	25-29	10,656	7	24	29
	30-34	7,347	20	28	71
	35-39	5,008	24	31	77
	40-44	1,053	5	10	50
	45-49	83	0	1	0
	50 and over	4	0	0	0
	All Ages	\$ 62,454	\$ 81	\$144	56%

TABLE E—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1944..... (12)	10-14	\$ 5,821	\$ 3	\$ 7	43%
	15-19	14,947	10	17	59
	20-24	22,286	13	29	45
	25-29	12,449	17	24	71
	30-34	8,823	8	29	28
	35-39	6,430	20	36	56
	40-44	1,453	17	13	131
	45-49	111	0	2	0
	50 and over	14	1	0	
	All Ages	\$ 72,334	\$ 89	\$157	57%
1945..... (11)	10-14	\$ 5,874	\$ 7	\$ 6	117%
	15-19	14,102	9	16	56
	20-24	21,370	12	25	48
	25-29	12,178	12	22	55
	30-34	8,561	10	25	40
	35-39	7,011	21	35	60
	40-44	1,777	10	14	71
	45-49	187	0	2	0
	50 and over	11	0	0	0
	All Ages	\$ 71,071	\$ 81	\$145	56%
1946..... (10)	10-14	\$ 5,934	\$ 4	\$ 6	67%
	15-19	15,307	6	17	35
	20-24	25,773	21	29	72
	25-29	15,461	10	24	42
	30-34	10,404	18	26	69
	35-39	7,437	19	33	58
	40-44	2,093	2	14	14
	45-49	213	0	2	0
	50 and over	54	1	1	100
	All Ages	\$ 82,676	\$ 81	\$152	53%
1947..... (9)	10-14	\$ 5,283	\$ 4	\$ 5	80%
	15-19	15,112	13	16	81
	20-24	24,830	21	26	81
	25-29	13,985	18	20	90
	30-34	9,203	13	21	62
	35-39	7,071	27	28	96
	40-44	2,087	7	13	54
	45-49	183	1	2	50
	50 and over	50	0	1	0
	All Ages	\$ 77,804	\$104	\$132	79%

TABLE E—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1948..... (8)	10-14	\$ 4,341	\$ 1	\$ 4	25%
	15-19	13,685	6	15	40
	20-24	22,006	23	23	100
	25-29	11,154	4	15	27
	30-34	8,077	14	17	82
	35-39	6,135	20	22	91
	40-44	1,957	4	11	36
	45-49	319	0	3	0
	50 and over	55	1	1	100
	All Ages	\$ 67,729	\$ 73	\$111	66%
1949..... (7)	10-14	\$ 4,954	\$ 4	\$ 4	100%
	15-19	14,009	5	15	33
	20-24	22,788	8	22	36
	25-29	12,265	18	15	120
	30-34	8,379	6	15	40
	35-39	6,765	20	20	100
	40-44	2,201	3	11	27
	45-49	234	0	2	0
	50 and over	59	0	1	0
	All Ages	\$ 71,654	\$ 64	\$105	61%
1950..... (6)	10-14	\$ 5,954	\$ 7	\$ 5	140%
	15-19	14,683	3	16	19
	20-24	24,663	6	24	25
	25-29	14,260	19	17	112
	30-34	9,921	9	16	56
	35-39	7,318	16	20	80
	40-44	2,743	3	12	25
	45-49	279	0	2	0
	50 and over	73	0	1	0
	All Ages	\$ 79,894	\$ 63	\$113	56%
1951..... (5)	10-14	\$ 6,882	\$ 2	\$ 5	40%
	15-19	17,690	7	19	37
	20-24	28,032	21	27	78
	25-29	15,634	6	18	33
	30-34	11,448	13	17	76
	35-39	9,586	14	23	61
	40-44	3,411	9	14	64
	45-49	586	0	3	0
	50 and over	96	0	1	0
	All Ages	\$ 93,365	\$ 72	\$127	57%

TABLE E—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1952..... (4)	10-14	\$ 8,338	\$ 10	\$ 5	200%
	15-19	20,269	8	20	40
	20-24	32,666	18	31	58
	25-29	18,884	9	20	45
	30-34	13,878	15	18	83
	35-39	10,609	6	22	27
	40-44	3,358	6	11	55
	45-49	414	0	2	0
	50 and over	61	0	1	0
	All Ages	\$108,477	\$ 72	\$130	55%
1953..... (3)	10-14	\$ 9,302	\$ 1	\$ 5	20%
	15-19	23,795	12	23	52
	20-24	37,268	10	33	30
	25-29	22,675	12	22	55
	30-34	17,339	7	20	35
	35-39	11,734	17	21	81
	40-44	3,372	6	9	67
	45-49	407	0	2	0
	50 and over	127	0	1	0
	All Ages	\$126,019	\$ 65	\$136	48%
1954..... (2)	10-14	\$ 10,433	\$ 2	\$ 5	40%
	15-19	25,403	16	21	76
	20-24	41,635	12	32	38
	25-29	25,758	8	21	38
	30-34	19,353	4	18	22
	35-39	12,946	7	18	39
	40-44	3,810	12	8	150
	45-49	498	2	2	100
	50 and over	246	1	2	50
	All Ages	\$140,082	\$ 64	\$127	50%
1955..... (1)	10-14	\$ 12,167	\$ 0	\$ 5	0%
	15-19	33,309	13	23	57
	20-24	48,970	14	32	44
	25-29	29,415	12	19	63
	30-34	22,347	18	15	120
	35-39	14,795	4	14	29
	40-44	3,539	1	5	20
	45-49	601	0	1	0
	50 and over	152	0	1	0
	All Ages	\$165,295	\$ 62	\$115	54%