

TRANSACTIONS

1958 REPORTS OF MORTALITY AND MORBIDITY EXPERIENCE

REPORT OF THE COMMITTEE ON MORTALITY
UNDER ORDINARY INSURANCES
AND ANNUITIES

MORTALITY UNDER STANDARD ORDINARY INSURANCE
ISSUES BETWEEN 1956 AND 1957 ANNIVERSARIES

THIS report covers the intercompany experience under standard Ordinary insurance issues between 1956 and 1957 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 \$62,151,837,000 and actual claims of \$188,504,000.

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 1956 to 1957 anniversaries (86.5%) was virtually the same as that (86.4%) for the period from 1955 to 1956 anniversaries.

TABLE 1
 STANDARD MEDICALLY EXAMINED ISSUES OF 1942 TO 1956
 EXPERIENCE BETWEEN 1956 AND 1957 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.....	\$ 926,115	\$ 727	\$ 809	89.9%
15-19.....	1,932,723	1,619	2,020	80.1
20-24.....	5,070,664	4,255	5,028	84.6
25-29.....	9,841,860	9,615	12,020	80.0
30-34.....	12,672,631	18,025	21,990	82.0
35-39.....	12,119,376	30,084	35,023	85.9
40-44.....	9,398,891	37,389	42,594	87.8
45-49.....	5,676,579	36,942	41,258	89.5
50-54.....	2,890,181	27,154	30,414	89.3
55-59.....	1,190,564	15,071	17,421	86.5
60-64.....	355,358	5,752	7,229	79.6
65 and over.....	76,895	1,871	2,111	88.6
All Ages.....	\$62,151,837	\$188,504	\$217,917	86.5%

TABLE 2
 STANDARD MEDICALLY EXAMINED ISSUES OF 1942 TO 1956
 EXPERIENCE BETWEEN 1956 AND 1957 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
1942.....	15	\$ 1,598,684	\$ 11,744	\$ 13,506	87.0%
1943.....	14	1,805,799	12,736	14,980	85.0
1944.....	13	2,083,203	14,339	16,096	89.1
1945.....	12	2,318,568	14,350	15,933	90.1
1946.....	11	3,492,825	17,327	18,522	93.5
1947.....	10	3,425,471	14,655	17,171	85.3
1948.....	9	3,058,457	11,893	13,820	86.1
1949.....	8	3,234,097	11,310	13,081	86.5
1950.....	7	3,873,642	12,059	13,505	89.3
1951.....	6	3,607,685	11,279	13,189	85.5
1952.....	5	4,169,547	11,028	13,706	80.5
1953.....	4	5,039,338	11,263	13,957	80.7
1954.....	3	6,179,822	11,455	14,377	79.7
1955.....	2	8,388,125	11,077	14,531	76.2
1956.....	1	9,876,574	11,989	11,543	103.9
All Years of Issue.....		\$62,151,837	\$188,504	\$217,917	86.5%

Table 1 shows that the lowest mortality ratios (close to 80%) were experienced at ages 15 through 19, 25 through 34, and 60 through 64. At the other ages the mortality ratios ranged from 85% to 90% of the 1946-49 Select Basic Table.

Table 2 shows that the mortality ratio for the first policy year was considerably higher than the ratios for other policy year durations, but the mortality ratios for the second through the fifth policy years were lower

TABLE 3

STANDARD MEDICALLY EXAMINED ISSUES OF 1942 TO 1956
EXPERIENCE BETWEEN 1956 AND 1957 ANNIVERSARIES
PERCENTAGE DISTRIBUTION BY CAUSE OF DEATH OF AMOUNT PAID IN CLAIMS

Cause of Death:	Tuber- culosis (All Forms)	Malignant Neo- plasms	Dia- betes Mel- litus	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	All Other Causes and Un- known
Committee's 1950 Code:	01, 02	18-33	37	42	49-55	56-59	88-96, 98	97	Resid- ual
Ages 10-29 at issue									
Policy Years 1-5.....	.1%	14.5%	.0%	1.1%	4.7%	1.0%	61.8%	6.0%	10.8%
Policy Years 6-15.....	.4	18.9	.4	3.9	21.2	1.1	30.8	7.1	16.2
Policy Years 1-15.....	.2	17.1	.2	2.8	14.6	1.1	43.4	6.6	14.0
Ages 30-39 at issue									
Policy Years 1-5.....	.1	15.2	.0	3.8	32.4	.6	32.1	4.3	11.5
Policy Years 6-15.....	.2	19.5	.4	3.8	46.1	.9	11.0	4.5	13.6
Policy Years 1-15.....	.2	18.3	.3	3.8	42.0	.8	17.1	4.5	13.0
Ages 40-49 at issue									
Policy Years 1-5.....	.2	21.8	.0	1.6	47.8	.8	15.3	3.2	9.3
Policy Years 6-15.....	.2	21.8	.5	3.7	50.0	.7	7.5	3.3	12.3
Policy Years 1-15.....	.2	21.8	.3	3.1	49.5	.7	9.7	3.3	11.4
Ages 50 and over at issue									
Policy Years 1-5.....	.1	28.0	.2	3.6	47.7	.8	8.4	1.7	9.5
Policy Years 6-15.....	.2	26.8	.4	6.1	49.9	1.1	3.2	1.5	10.8
Policy Years 1-15.....	.1	27.2	.3	5.3	49.3	1.0	4.9	1.5	10.4
All Ages at issue									
Policy Years 1-5.....	.1	21.1	.1	2.6	39.0	.8	22.8	3.4	10.1
Policy Years 6-15.....	.2	22.3	.4	4.4	46.9	.9	9.0	3.4	12.5
Policy Years 1-15.....	.2	21.9	.3	3.9	44.5	.8	13.2	3.4	11.8

than the ratios for other policy year durations. In previous reports it had been noted that the mortality ratio for the first policy year and those for other early policy year durations were higher than those for the later durations.

Table 3 presents an analysis of 1956-57 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.

The death rates based on the percentage distribution of mortality by cause of death for the two year period between 1955 and 1957 anniversa-

ries, together with the corresponding death rates for the two year period between 1950 and 1952 anniversaries, are shown in Table 3a. A comparison of these death rates indicates that over this interval on medical issues in the first 15 policy years (*a*) the death rate from tuberculosis has decreased by about two-thirds at issue ages 40 and over and by about four-fifths at ages under 40, (*b*) death rates from diabetes decreased

TABLE 3a
STANDARD MEDICAL ISSUES
COMPARISON OF DEATH RATES BY CAUSE OF DEATH
BETWEEN 1950-1952 AND 1955-1957
POLICY YEARS 1-15 COMBINED
DEATH RATES PER 100,000

Cause of Death:	Tuber- culosis (All Forms)	Malign- ant Neo- plasms	Dia- betes Mel- litus	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
Experience between 1950 and 1952 Anniversaries										
Ages at Issue										
10-29	2.0	17.5	3	2.8	16.5	1.0	40.2	7.1	10.3	20.8
30-39	2.1	43.0	7	11.1	92.3	2.5	34.6	13.7	1.3	39.7
40-49	2.8	121.8	3.7	29.3	263.7	3.1	39.3	19.1	2	79.6
50 and over	3.6	261.7	10.4	104.9	603.2	18.0	61.5	26.0	0	162.3
All Ages	2.3	67.0	1.9	18.8	140.1	3.2	39.4	13.5	4.0	50.6
Experience between 1955 and 1957 Anniversaries										
Ages at Issue										
10-29	.3	15.3	.3	2.6	14.1	.7	39.1	6.9	0	13.6
30-39	.4	37.5	.5	7.0	84.5	1.5	31.3	9.7	.....	27.1
40-49	.9	107.6	1.5	17.4	244.5	4.0	40.6	16.2	.....	61.0
50 and over	1.4	277.7	6.2	59.2	552.9	10.5	58.3	21.3	.....	120.5
All Ages	.5	65.4	1.1	12.0	136.8	2.5	37.7	11.3	0	38.2

markedly at issue ages 40 and over, possibly mainly as a result of more accurate selection, and (*c*) death rates from cancer increased somewhat at ages 50 and over.

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 \$19,201,838,000 and actual claims of \$22,246,000. Expected deaths were calculated on the 1946-49 Select Basic Table (T.S.A 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 showed a large increase (18.6%) over that in the study covering the period from 1955 to 1956 anniversaries, whereas the corresponding exposure on medical issues increased only 8.4%. The large increase in the first policy year exposure on nonmedical issues is believed to reflect primarily the introduction of the Family Policy but reflects also the adoption of increased nonmedical limits by some companies. For the 16 companies contributing to this study, the proportion

TABLE 4
STANDARD NONMEDICAL ISSUES OF 1942 TO 1956
EXPERIENCE BETWEEN 1956 AND 1957 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.....	\$ 985,960	\$ 610	\$ 741	82.3%
15-19.....	3,058,221	2,636	3,001	87.8
20-24.....	4,865,714	3,771	4,485	84.1
25-29.....	4,770,869	4,020	5,205	77.2
30-34.....	3,312,321	4,256	4,868	87.4
35-39.....	1,667,277	3,975	4,319	92.0
40-44.....	447,700	2,162	2,163	100.0
45-49.....	74,870	585	565	103.5
50 and over.....	18,906	231	226	102.2
All Ages.....	\$19,201,838	\$22,246	\$25,573	87.0%

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

of nonmedical insurance has increased considerably on new issues, accounting for approximately 30.3% of the standard issues of 1956 (by amounts) as compared with 23.8% of the standard issues of 1955 and 26.0% of the standard issues of 1954.

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 non-

medical issues of the contributing companies being variously set at 35, 40, 45, or 50, so that the nonmedical exposures beyond these ages tended to fall off sharply.

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

MORTALITY RATIOS ON NONMEDICAL ISSUES OF 1942
TO 1956—EXPERIENCE BETWEEN 1956 AND 1957
ANNIVERSARIES BY AGE AT ISSUE
POLICY YEARS 1 TO 15 COMBINED

AGES AT ISSUE	MORTALITY RATIOS	
	Unadjusted	Adjusted*
35-39	92.0%	92.3%
40-44	100.0	106.7
45-49	103.5	107.5
50 and over	102.2	105.0
Ages 35 and over	95.6%	98.0%

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

The unadjusted mortality ratios understate the true mortality on non-medical business to a significant degree in the age groups 40 and over at issue. The nonmedical business issued at ages 50 and over represents largely business issued under special circumstances (as for instance under salary allotment plans) which do not appreciably 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 and over indicated in Table 4, it appears that for the period from 1956 to 1957 anniversaries the mortality ratios on nonmedical business generally did not exceed those on medical business at issue ages below 30, but the nonmedical mortality ratios were greater than those on medical business by about 5 percentage points at issue ages 30-39, and more than 15 percentage points at issue ages 40 and over.

The aggregate mortality ratio on nonmedical business for the period from 1956 to 1957 anniversaries (87.0%) was 5.2 percentage points lower than that (92.2%) for the period from 1955 to 1956 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 those for 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 1956-57 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 in claims.

TABLE 5
STANDARD NONMEDICAL ISSUES OF 1942 TO 1956
EXPERIENCE BETWEEN 1956 AND 1957 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
1942.....	15	\$ 235,418	\$ 679	\$ 832	81.6%
1943.....	14	409,721	1,081	1,262	85.7
1944.....	13	454,244	1,142	1,279	89.3
1945.....	12	489,677	1,149	1,260	91.2
1946.....	11	907,590	1,643	1,900	86.5
1947.....	10	760,993	1,271	1,473	86.3
1948.....	9	659,658	1,021	1,181	86.5
1949.....	8	721,078	1,026	1,200	85.5
1950.....	7	908,915	1,315	1,353	97.2
1951.....	6	1,375,183	1,816	2,040	89.0
1952.....	5	1,592,492	1,800	2,189	82.2
1953.....	4	1,912,108	1,826	2,307	79.2
1954.....	3	2,026,135	1,740	2,162	80.5
1955.....	2	2,456,093	1,808	2,138	84.6
1956.....	1	4,292,533	2,929	2,997	97.7
All Years of Issue.....		\$19,201,838	\$22,246	\$25,573	87.0%

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

The death rates based on the percentage distribution of the mortality by cause of death for the two year period between 1955 and 1957 anniversaries, together with the corresponding death rates for the two year period between 1950 and 1952 anniversaries, are shown in Table 6a. A comparison of these death rates indicates that over this interval on non-medical issues in the first fifteen policy years (a) the death rate from tuberculosis has decreased by about four-fifths and (b) death rates from cancer have increased at issue ages 40 and over.

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 nonmedical issues as reported to the Committee for the period from 1952 to 1957 anniversaries. The nonmedical mortality ratios shown in this table have been adjusted approximately so as to reflect the distribution of non-

TABLE 6
STANDARD NONMEDICAL ISSUES OF 1942 TO 1956
EXPERIENCE BETWEEN 1956 AND 1957 ANNIVERSARIES
PERCENTAGE DISTRIBUTION BY CAUSE OF DEATH OF AMOUNT PAID IN CLAIMS

Cause of Death	Tuber- culosis (All forms)	Malignant Neo- plasms	Diabetes Mellitus	Vascular Lesions Affecting Central Nervous System	Diseases of the Heart and Circu- latory System	Pneumonia and Influenza	Acci- dents and Hanging	Suicide	All Other Causes and Un- known
Committee's 1950 Code:	01, 02	18, 33	37	42	46-55	56, 59	68, 96, 98	97	Residual
Ages 10-29 at issue									
Policy Years 1-5.....	1.7	11.6	5.7	2.1	7.1	1.5	61.1	2.8	13.2
Policy Years 6-15.....	.6	16.6	.9	3.2	18.0	1.2	35.5	4.6	19.4
Policy Years 1-15.....	.3	13.9	.7	2.6	12.0	1.3	49.6	3.6	16.0
Ages 30-39 at issue									
Policy Years 1-5.....	.7	16.3	2	5.2	27.4	1.6	27.8	3.4	17.4
Policy Years 6-15.....	.5	19.1	6	4.3	41.0	1.5	10.2	5.1	17.7
Policy Years 1-15.....	.6	18.0	4	4.7	35.5	1.5	17.3	4.4	17.6
Ages 40-49 at issue									
Policy Years 1-5.....	.4	21.5	.3	4.5	41.5	1.3	12.9	3.7	13.9
Policy Years 6-15.....	.4	23.7	.3	4.5	47.5	1.2	4.9	2.7	14.8
Policy Years 1-15.....	.4	23.1	.3	4.5	46.0	1.2	7.0	2.9	14.6
Ages 50 and over at issue									
Policy Years 1-5.....	.0	17.0	.0	2.0	45.0	.0	4.6	.0	31.4
Policy Years 6-15.....	.0	13.5	.6	6.1	43.5	12.0	.6	1.3	22.4
Policy Years 1-15.....	.0	14.6	.4	4.7	44.0	8.0	2.0	.9	25.4
All Ages at issue									
Policy Years 1-5.....	.3	13.8	.4	3.3	16.4	1.5	46.5	3.0	14.8
Policy Years 6-15.....	.5	18.8	.7	3.9	32.6	1.4	19.7	4.4	18.0
Policy Years 1-15.....	.4	16.5	.5	3.6	25.3	1.5	31.9	3.8	16.5

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 4 percent at issue ages 20-29 to 8 percent at issue ages 30-39 and to about 25 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 nonmedical 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 (12.3% for 1956 issues) than of medical issues (5.8% for 1956 issues) by amounts of

TABLE 6a
STANDARD NONMEDICAL ISSUES
COMPARISON OF DEATH RATES BY CAUSE OF DEATH
BETWEEN 1950-1952 AND 1955-1957
POLICY YEARS 1-15 COMBINED
DEATH RATES PER 100,000

Cause of Death:	Tuber- culosis (All Forms)	Malignant 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 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	Residual
Experience between 1950 and 1952 Anniversaries										
Ages at Issue										
10-29.....	1.9	12.2	.5	2.2	11.2	1.3	40.2	4.4	13.5	21.8
30-39.....	3.4	37.4	1.3	9.7	76.3	3.4	33.1	8.1	1.5	40.4
40-49.....	5.6	101.1	4.0	35.8	246.6	6.0	37.5	13.5	.1	92.4
50 and over.....	4.1	158.7	.....	90.1	613.8	8.5	27.2	8.2	.....	158.8
All Ages.....	2.3	21.3	.8	5.3	35.2	1.9	38.5	5.6	10.3	28.7
Experience between 1955 and 1957 Anniversaries										
Ages at Issue										
10-29.....	.4	11.7	.6	2.0	10.0	1.0	40.2	3.6	.1	13.8
30-39.....	1.1	30.6	.8	7.4	65.9	2.2	28.5	7.3	.....	32.8
40-49.....	1.1	114.3	3.1	27.2	245.4	7.4	38.8	16.7	.....	71.2
50 and over.....	.....	203.6	2.7	34.9	517.6	54.2	14.9	38.5	.....	248.3
All Ages.....	.6	19.6	.7	4.1	31.3	1.5	37.1	4.9	.0	20.4

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 exposure of \$29,686,086,000 and actual claims of \$547,559,000.

This year one of the companies which heretofore contributed only to the experience on recent medical and nonmedical issues contributed also for the first time to the experience on issues during the 16th and subsequent policy years; this company's sizable experience does not appear to be significantly different from that of the other contributing companies.

TABLE 7
COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE*
BETWEEN 1952 AND 1957 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	93.0	101.1	105.9	98.0	100.9	94.7	87.5	80.0	95.6	94.2
20-29	87.1	100.6	88.2	84.9	83.0	83.0	82.4	82.1	84.4	87.6
30-39	89.3	95.7†	83.7	93.3†	87.3	95.6†	91.4	95.5†	88.3	95.1†
40-49	95.3	138.4†	84.9	107.6†	91.8	111.5†	87.2	106.1†	89.2	111.2†
50 and over	93.5	100.0†	88.0	95.1†	89.5	85.5†	85.1	110.5†	88.1	94.1†
All Ages	92.2	101.1†	86.0	92.1†	89.5	93.0†	87.4	91.4†	88.4	93.9†
Ratios of Nonmedical to Medical Mortality Ratios										
10-19	108.7%		92.5%		93.9%		91.4%		98.5%	
20-29	115.5		96.3		100.0		99.6		103.8	
30-39	107.2		111.5		109.5		104.5		107.7	
40-49	145.2		126.7		121.5		121.7		124.7	
50 and over	107.0		108.1		95.5		129.8		106.8	
All Ages	109.7%		107.1%		103.9%		104.6%		106.2%	

* Excludes war claims up to 1934 anniversaries.

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

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 1956 to 1957 anniversaries (87.7%) was down slightly from that (88.1%) for the period from 1955 to 1956 anniversaries. If the experience of the one additional company referred to above had been excluded, the aggregate mortality ratio would have been 88.5% instead of 87.7%.

Table 9 presents an analysis of the current experience on business in the 16th and subsequent policy years according to the major subdivisions by

TABLE 8
STANDARD ISSUES DURING 16TH AND SUBSEQUENT POLICY YEARS
EXPERIENCE BETWEEN 1956 AND 1957 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 1941 CSO Table	Mortality Ratio on 1946-1949 Ultimate Basic Table	Mortality Ratio on 1941 CSO Table
25-29.....	\$ 255,301	\$ 216	\$ 307	\$ 813	70.4%	26.6%
30-34.....	718,677	809	1,071	2,880	75.5	28.1
35-39.....	1,683,731	2,701	3,422	8,857	78.9	30.5
40-44.....	2,895,868	7,973	9,546	20,682	83.5	38.6
45-49.....	4,010,907	18,781	22,839	40,333	82.2	46.6
50-54.....	4,788,286	39,056	45,162	69,094	86.5	56.5
55-59.....	4,752,159	62,155	75,034	100,400	82.8	61.9
60-64.....	4,257,736	87,599	107,006	132,959	81.9	65.9
65-69.....	2,996,121	98,059	111,338	138,656	88.1	70.7
70-74.....	1,881,737	92,334	102,678	129,216	89.9	71.5
75-79.....	945,524	72,284	76,732	96,585	94.2	74.8
80-84.....	380,577	44,006	46,269	56,933	95.1	77.3
85-89.....	100,469	16,904	18,018	21,776	93.8	77.6
90-95.....	18,993	4,682	4,602	5,915	101.7	79.2
All Ages	\$29,686,086	\$547,559	\$624,024	\$825,099	87.7%	66.4%

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.

The death rates based on the percentage distribution of the mortality by cause of death for the two year period between 1955 and 1957 anniversaries, together with the corresponding death rates for the two year period between 1950 and 1952 anniversaries, are shown in Table 9a. A comparison of these death rates indicates that on business in the 16th and subsequent policy years (a) the death rate from tuberculosis has decreased markedly from its level in the earlier period, (b) death rates from

TABLE 9
STANDARD ISSUES DURING 16TH AND SUBSEQUENT POLICY YEARS
EXPERIENCE BETWEEN 1956 AND 1957 ANNIVERSARIES
PERCENTAGE DISTRIBUTION BY CAUSE OF DEATH OF AMOUNT PAID IN CLAIMS

Cause of Death:	Tuber- culosis (All Forms)	Malign- ant Neo- plasms	Diab- etes Mel- litus	Vascu- lar Le- sions Affect- ing Central Nervous System	Dis- eases of the Heart and Circula- tory System	Pneu- monia and Influ- enza	Acci- dents and Homi- cide	Sui- cide	All Other Causes and Un- known
Committee's 1950 Code:	01, 02	18-33	37	42	49-55	56-59	88-96, 98	97	Resid- ual
Attained Age Under 40*	1 2%	17 2%	1 4%	3 3%	24 7%	2 3%	21 3%	7 2%	21 4%
40-49	7	20 9	7	5 0	44 4	1 2	8 4	3 9	14 8
50-59	4	20 8	9	6 3	51 4	7	3 1	2 8	13 6
60-69	3	19 3	1 2	9 3	52 2	1 2	2 2	1 6	12 7
70-79	2	16 1	1 3	12 9	52 8	1 9	1 8	6	12 4
80 and over	1	12 8	1 5	16 8	51 1	3 5	2 4	2	11 6
All Ages*	3%	17 9%	1 2%	10 5%	31 5%	1 6%	2 7%	1 5%	12 8%

* Excludes ages 24 and under.

TABLE 9a
STANDARD ISSUES DURING 16TH AND SUBSEQUENT POLICY YEARS
COMPARISON OF DEATH RATES BY CAUSE OF DEATH
BETWEEN 1950-1952 AND 1955-1957
DEATH RATES PER 100,000

Cause of Death:	Tuber- culosis (All Forms)	Malign- ant Neo- plasms	Diab- etes Mel- litus	Vascu- lar Le- sions Affect- ing Central Nervous System	Dis- eases of the Heart and Circula- tory 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
Experience between 1950 and 1952 Anniversaries										
Attained Age Under 40	5 6	27 3	1 8	5 1	35 3	1 7	35 5	12 1	3 2	37 0
40-49	6 9	73 6	3 2	25 8	193 2	4 4	47 4	23 8	3	82 6
50-59	10 1	213 1	11 4	98 3	591 0	8 5	45 8	30 8		172 7
60-69	14 2	463 5	35 4	293 7	1414 1	27 4	62 9	32 6		398 9
70-79	15 1	913 4	93 0	878 5	3145 8	87 8	85 6	36 2		809 4
80 and over	31 4	1559 1	169 6	1938 1	6345 6	411 8	227 7	25 5		1879 7
All Ages	10 7	302 7	23 5	211 6	943 8	23 7	55 3	28 4	3	271 7
Experience between 1955 and 1957 Anniversaries										
Attained Age Under 40	1 6	24 8	1 8	4 7	33 4	2 7	32 6	10 2	0	30 3
40-49	2 3	80 5	2 4	20 2	173 1	4 2	32 6	15 4	0	62 2
50-59	3 4	212 7	10 3	67 1	544 1	7 8	39 1	31 8		149 2
60-69	6 9	478 7	30 4	227 3	1366 9	27 8	57 2	38 5	0	334 7
70-79	12 3	981 4	75 6	746 6	3029 3	104 3	103 6	34 2		771 8
80 and over	11 5	1583 9	162 2	2100 1	6668 9	417 1	262 8	23 0		1666 1
All Ages	4 8	326 9	21 4	188 9	954 4	27 5	51 4	27 8	0	248 8

cancer have increased somewhat at attained ages 40 and over, and (c) death rates from diseases of the heart and circulatory system and from vascular lesions affecting the central nervous system have decreased at attained ages under 80 but increased at attained ages 80 and over.

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. Thirteen companies were able to submit their experience on premium-paying policies and nine companies did so on fully

TABLE 10
COMPARISON OF MORTALITY EXPERIENCE
UNDER PREMIUM-PAYING AND FULLY PAID-UP POLICIES
STANDARD ISSUES DURING THE
16TH AND SUBSEQUENT POLICY YEARS
OBSERVED BETWEEN 1956 AND 1957 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	\$ 201	70.3%	\$ 6	54.5%
30-34	693	76.9	89	70.6
35-39	2,232	77.6	378	94.7
40-44	6,400	82.6	1,193	90.5
45-49	14,994	82.4	2,635	82.3
50-54	31,177	87.8	5,121	81.6
55-59	48,333	84.2	8,338	75.5
60-64	65,664	82.2	12,974	78.2
65-69	71,390	90.2	17,551	83.7
70-74	63,985	91.5	17,804	83.1
75-79	47,343	95.4	16,630	92.5
80-84	28,527	99.5	10,151	85.5
85-89	10,293	101.2	4,831	85.4
90-95	2,479	111.0	1,516	87.7
All Ages...	\$393,711	89.0%	\$99,217	83.7%

paid-up policies; the former constituted 77.5% of the total ultimate experience, while the latter accounted for 15.4% 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 50 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 at ages under 80, and over 15 percentage points at ages 80 and over.

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

Of the sixteen companies contributing their experience for the period from 1956 to 1957 anniversaries, thirteen 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

TABLE 11
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD MEDICALLY EXAMINED ISSUES
OBSERVED BETWEEN 1955 AND 1957 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1 TO 15 COMBINED
Expected Deaths on 1946-1949 Select Basic Table
(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..	\$ 871,214	\$ 236,383	\$ 757	\$ 66	103.1%	31.4%	30.5%
15-19..	1,623,703	323,005	1,445	151	88.3	43.8	49.6
20-24..	4,273,061	573,812	4,023	293	99.4	45.9	46.2
25-29..	9,410,697	640,654	9,117	456	84.1	50.5	60.0
30-34..	12,568,364	731,690	16,802	726	82.2	50.7	61.7
35-39..	12,401,119	802,685	31,078	1,033	91.4	40.7	44.5
40-44..	9,995,457	846,424	38,495	1,727	88.5	43.6	49.3
45-49..	6,290,436	627,471	39,724	1,885	90.1	41.6	46.2
50-54..	3,304,804	367,399	30,532	1,717	90.8	45.7	50.3
55-59..	1,383,881	172,501	17,249	1,084	88.4	44.3	50.1
60-64..	418,232	60,303	6,758	469	83.7	39.7	47.4
65 and over..	92,525	13,556	2,101	166	85.9	51.9	60.4
All Ages	\$62,633,493	\$5,395,883	\$198,081	\$9,773	88.8%	43.9%	49.4%

of insurance. However, one company submitted its contribution to this portion of the study limited to the experience for the first five policy years only. Expected deaths were calculated on the 1946-49 Select Basic Table (*TSA II*, 506). The thirteen companies contributed data by sex representing 65.9% of the medical exposures and 54.0% of the nonmedical exposures. The level of standard mortality in the thirteen companies was about 97% of that of all contributing companies on both medically examined and nonmedical issues. The detailed experience for the period from 1956 to 1957 anniversaries by age groups at issue for each year of

issue (or policy year) is set forth in Table D of the Appendix for medical issues and Table E for nonmedical issues.

Medically Examined Issues

The mortality ratios by sex on standard medically examined issues during the first 15 years of insurance covering the experience for the two

TABLE 12
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD MEDICALLY EXAMINED ISSUES
OBSERVED BETWEEN 1955 AND 1957 ANNIVERSARIES
BY POLICY YEAR—ALL AGES COMBINED
Expected Deaths on 1946-1949 Select Basic Table
(Amounts Shown in \$1,000 Units)

POLICY YEAR	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO		RATIO OF FEMALE TO MALE MORTALITY
	Male	Female	Male	Female	Male	Female	
15.....	\$ 1,528,389	\$ 233,125	\$ 12,487	\$ 794	87.8%	41.1%	46.8%
14.....	1,412,682	237,459	11,150	793	85.1	45.6	53.6
13.....	1,700,954	254,998	13,532	786	92.3	45.3	49.1
12.....	1,973,429	267,670	13,721	678	90.6	40.9	45.1
11.....	2,697,277	293,847	15,707	711	92.4	43.4	47.0
10.....	3,159,337	312,227	15,743	786	91.8	49.1	53.5
9.....	3,048,924	291,094	13,203	694	87.1	49.8	57.2
8.....	2,864,138	273,367	11,590	555	90.6	44.4	49.0
7.....	3,343,513	292,564	11,190	612	88.3	49.6	56.2
6.....	3,647,956	302,358	11,791	369	88.1	29.2	33.1
5.....	4,727,334	370,810	13,433	522	83.7	36.7	43.8
4.....	5,444,554	419,684	13,794	819	87.6	58.4	66.7
3.....	6,606,328	501,749	14,277	705	89.1	47.6	53.4
2.....	9,065,624	639,896	13,119	443	80.9	30.8	38.1
1.....	11,413,054	705,035	13,344	506	97.5	46.7	47.9
All Years	\$62,633,493	\$5,395,883	\$198,081	\$9,773	88.8%	43.9%	49.4%

year period from 1955 to 1957 anniversaries are presented in Table 11 by age groups at issue for all years of issue combined. The corresponding experience by policy year for the two year period is presented in Table 12.

Table 11 indicates that, in relation to the 1946-49 Select Basic Table, the highest male mortality was found at ages 10-14 and 20-24 at issue, while the 30-34 age group, with an 82.2% ratio, was the lowest. Female mortality, in relation to the 1946-49 Select Basic Table, 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 about half

(49.4%) that of males. Compared with male mortality, female mortality was relatively highest at issue ages 25-34 and ages 65 and over, where it was about 60% of male mortality, and was relatively lowest at issue ages 10-14, where it was only about 30% of male mortality.

Table 12 reveals wide fluctuations in the mortality ratios for males and females 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 for the two year period from

TABLE 13
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD NONMEDICAL ISSUES
OBSERVED BETWEEN 1955 AND 1957 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1 TO 15 COMBINED
Expected Deaths on 1946-1949 Select Basic Table
(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...	\$ 580,025	\$ 233,768	\$ 438	\$ 78	101.9%	45.1%	44.3%
15-19...	1,600,919	645,830	1,672	307	107.6	47.8	44.4
20-24...	3,047,569	988,606	2,564	489	93.2	49.8	53.4
25-29...	3,403,581	562,420	2,918	374	79.1	54.0	68.3
30-34...	2,590,936	418,280	3,514	443	89.3	62.0	69.4
35-39...	1,430,980	312,194	3,853	568	96.1	66.1	68.8
40-44...	429,106	88,381	2,091	228	98.8	57.1	57.8
45-49...	66,480	12,532	546	47	101.3	55.3	54.6
50 and over...	15,507	2,563	188	8	107.4	32.0	29.8
All Ages	\$13,165,103	\$3,264,574	\$17,784	\$2,542	92.6%	55.6%	60.0%

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

1955 to 1957 anniversaries by age groups at issue. The corresponding experience by policy year for the two year period is presented in Table 14. The mortality ratios in Tables 13 and 14 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 exposure 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 nonmedical mortality during the two years of experience was highest at issue ages under 20 and at ages 35 and over; it was lowest in the age group 25-29 at issue. Female nonmedical mortality, in relation to the 1946-49 Select Basic

TABLE 14
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD NONMEDICAL ISSUES
OBSERVED BETWEEN 1955 AND 1957 ANNIVERSARIES
BY POLICY YEAR—ALL AGES COMBINED
Expected Deaths on 1946-1949 Select Basic Table
(Amounts Shown in \$1,000 Units)

POLICY YEAR	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO*		RATIO OF FEMALE TO MALE MOR- TALITY*
	Male	Female	Male	Female	Male	Female	
15.....	\$ 172,199	\$ 62,859	\$ 680	\$ 85	90.3%	42.3%	46.8%
14.....	199,415	96,032	703	126	90.4	49.8	55.1
13.....	252,334	132,713	864	176	95.9	56.2	58.6
12.....	283,187	141,767	922	169	98.4	53.8	54.7
11.....	477,931	151,224	1,161	158	92.1	51.1	55.5
10.....	601,812	158,510	1,264	149	93.4	51.0	54.6
9.....	527,273	143,345	1,012	161	93.4	65.4	70.0
8.....	512,234	137,192	824	127	86.3	56.7	65.7
7.....	590,970	149,039	925	142	94.4	64.5	68.3
6.....	702,709	168,891	1,010	140	92.2	57.6	62.5
5.....	1,331,709	308,991	1,763	258	92.2	61.3	66.5
4.....	1,559,898	345,644	1,679	211	85.2	50.1	58.8
3.....	1,652,449	374,535	1,556	237	84.6	58.4	69.0
2.....	1,884,331	428,468	1,580	212	92.9	55.1	59.3
1.....	2,416,652	465,364	1,841	191	109.8	58.8	53.6
All Years	\$13,165,103	\$3,264,574	\$17,784	\$2,542	92.6%	55.6%	60.0%

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

Table, was highest at issue ages 30-39. In the aggregate, female mortality on nonmedical issues in the first 15 years of insurance was about 60% of that of males. When compared with male mortality, female mortality was relatively highest at issue ages 25-39 and relatively lowest at issue ages 10-19.

Table 14 shows considerable fluctuation in the mortality ratios for males and females by policy year.

Medical and Nonmedical Issues

Table 15 presents side by side the experience for the two year period from 1955 to 1957 anniversaries on medical issues and on nonmedical issues, separately for each sex. The nonmedical mortality ratios shown in this table have not been adjusted to reflect the distribution of nonmedical

TABLE 15
COMPARISON BY SEX OF MEDICAL AND NONMEDICAL EXPERIENCE
BETWEEN 1955 AND 1957 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...	83.4	110.8	98.4	100.8	92.9	106.4	132.9%	102.4%	114.5%
20-29...	93.4	89.9	83.7	78.0	88.3	85.2	96.3	93.2	96.5
30-39...	85.5	86.4	89.3	97.3	87.9	92.7	101.1	109.0	105.5
40-49...	87.4	105.9	90.1	96.8	89.3	99.3	121.2	107.4	111.2
50 and over...	87.5	103.3	89.8	109.6	89.0	107.4	118.1	122.0	120.7
All Ages	87.5	92.5	89.6	92.8	88.8	92.6	105.7%	103.6%	104.3%
FEMALE LIVES									
10-19...	22.5	49.0	44.8	45.3	39.1	47.2	217.8%	101.1%	120.7%
20-29...	42.8	50.2	50.8	52.6	48.6	51.5	117.3	103.5	106.0
30-39...	54.8	67.0	40.7	62.6	44.3	64.2	122.3	153.8	144.9
40-49...	47.7	70.9	40.4	48.9	42.5	56.8	148.6	121.0	133.6
50 and over...	37.6	21.4	48.5	45.5	44.6	32.0	56.9	93.8	71.7
All Ages	43.9	56.6	43.9	54.8	43.9	55.6	128.9%	124.8%	126.7%

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

exposures by age within each five year age group at issue. The figures in Table 15 indicate that (a) the excess mortality on nonmedical issues was relatively much higher among female lives than among male lives, (b) non-medical mortality among males was more than 10 percent higher than mortality on medical issues at issue ages 10-19 and also at issue ages 40 and over, whereas there was little difference between medical and non-medical mortality in the age group 20-39 at issue, and (c) nonmedical mortality among females was 20 percent higher than mortality on medical issues at issue ages 10-19, nearly 45 percent higher at issue ages 30-39 and

TABLE 16
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD COMBINED MEDICAL AND NONMEDICAL ISSUES
OBSERVED BETWEEN 1955 AND 1957 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1 TO 15 COMBINED
Expected Deaths on 1946-1949 Select Basic Table
(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.....	\$ 1,451,239	\$ 470,151	\$ 1,195	\$ 144	102.7%	37.6%	36.6%
15-19.....	3,224,622	968,835	3,117	458	97.7	46.4	47.5
20-24.....	7,320,630	1,562,418	6,587	782	96.9	48.2	49.7
25-29.....	12,814,278	1,203,074	12,035	830	82.9	52.0	62.7
30-34.....	15,159,300	1,149,970	20,316	1,169	83.4	54.4	65.2
35-39.....	13,832,099	1,114,879	34,931	1,601	91.9	47.1	51.3
40-44.....	10,424,563	934,805	40,586	1,955	88.9	44.8	50.4
45-49.....	6,356,916	640,003	40,270	1,932	90.2	41.8	46.3
50 and over	5,214,949	616,322	56,828	3,444	89.0	44.5	50.0
All Ages	\$75,798,596	\$8,660,457	\$215,865	\$12,315	89.1%	45.9%	51.5%

almost 35 percent higher at issue ages 40-49, there being relatively little difference 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 for the two year period from 1955 to 1957 anniversaries by age groups at issue. In relation to the 1946-49 Select Basic Table, male mortality was highest at ages under 25 and lowest at ages 25-34. Female mortality, on the other hand, was highest in the age range 30-34 and lowest at ages under 15 and at ages 45 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 SUBSE- QUENT POLICY YEARS	FIRST 15 POLICY YEARS BY SEX			
	Medical Issues	Non- medical Issues		Medical Issues		Nonmedical Issues	
				Male	Female	Male	Female
Metropolitan.....	21.9%	27.8%	25.4%	14.3%	7%	39.8%	5.8%
Prudential.....	17.0	36.8	12.2				
New York Life.....	10.5	9.6	13.1	14.5	1.5	13.2	4.6
Equitable, N. Y.....	9.5	6.8	9.4	13.4	1.1	10.3	2.3
Northwestern Mutual.....	8.1		7.9	11.2	1.1		
John Hancock.....	4.6	6.4	3.0	6.5	.6	8.5	3.4
Massachusetts Mutual.....	3.9	1.9	4.0	5.5	.4	3.0	.4
Mutual Life, N. Y.....	3.8	2.1	6.5	5.2	.5	3.4	.5
Mutual Benefit.....	3.6	.9	3.2				
Penn Mutual.....	3.4	.9	3.5	4.7	.4	1.3	.3
Travelers.....	3.4	.5	3.4	4.8	.3	.9	.1
Connecticut Mutual..	2.9	2.2	1.9	4.1	.3	3.5	.6
Aetna.....	2.6	.8	2.4	3.7	.3	1.0	.4
Connecticut General..	1.9	.2	.9	2.6	.2	.4	.1
Provident Mutual.....	1.5	.3	1.9				
Sun Life, Canada.....	1.4	2.8	1.3	2.0	.1	4.6	.6
Total.....	100.0%	100.0%	100.0%	92.5%	7.5%	80.9%	19.1%

TABLE B
 STANDARD MEDICALLY EXAMINED ISSUES OF 1942 TO 1956
 EXPERIENCE BETWEEN 1956 AND 1957 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
1942..... (15)	10-14	\$ 55,219	\$ 78	\$ 64	122%
	15-19	115,969	92	162	57
	20-24	195,254	255	365	70
	25-29	275,864	646	814	79
	30-34	293,494	1,357	1,482	92
	35-39	257,713	2,005	2,116	95
	40-44	186,904	2,021	2,478	82
	45-49	126,343	2,488	2,675	93
	50-54	61,582	1,434	1,860	77
	55-59	23,515	1,017	1,025	99
	60-64	5,976	306	381	80
65 and over	851	45	84	54	
	All Ages	\$1,598,684	\$11,744	\$13,506	87%
1943..... (14)	10-14	\$ 57,986	\$ 39	\$ 66	59%
	15-19	104,535	82	134	61
	20-24	154,397	223	250	89
	25-29	260,705	524	667	79
	30-34	325,221	1,269	1,395	91
	35-39	331,841	2,166	2,310	94
	40-44	271,048	2,671	3,049	88
	45-49	176,150	2,708	3,208	84
	50-54	85,784	1,773	2,262	78
	55-59	29,604	846	1,140	74
	60-64	7,413	370	405	91
65 and over	1,115	65	94	69	
	All Ages	\$1,805,799	\$12,736	\$14,980	85%
1944..... (13)	10-14	\$ 70,003	\$ 56	\$ 79	71%
	15-19	110,954	111	134	83
	20-24	142,082	156	200	78
	25-29	246,835	545	548	99
	30-34	373,103	1,153	1,403	82
	35-39	413,064	2,140	2,544	84
	40-44	358,278	3,297	3,529	93
	45-49	217,779	3,207	3,502	92
	50-54	106,927	2,270	2,485	91
	55-59	34,842	972	1,189	82
	60-64	7,925	339	382	89
65 and over	1,411	93	101	92	
	All Ages	\$2,083,203	\$14,339	\$16,096	89%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1945..... (12)	10-14	\$ 71,116	\$ 65	\$ 80	81%
	15-19	111,298	105	129	81
	20-24	155,062	140	202	69
	25-29	272,180	526	533	99
	30-34	437,262	1,343	1,456	92
	35-39	485,424	2,800	2,718	103
	40-44	388,315	2,774	3,390	82
	45-49	232,033	3,038	3,381	90
	50-54	118,011	2,101	2,410	87
	55-59	36,672	951	1,111	86
	60-64	9,450	379	412	92
	65 and over	1,745	128	111	115
	All Ages	\$2,318,568	\$14,350	\$15,933	90%
1946..... (11)	10-14	\$ 75,083	\$ 94	\$ 83	113%
	15-19	129,920	117	146	80
	20-24	388,044	352	462	76
	25-29	596,853	912	1,062	86
	30-34	697,920	1,987	2,059	97
	35-39	660,373	2,905	3,315	88
	40-44	484,599	3,772	3,775	100
	45-49	269,786	3,165	3,499	90
	50-54	135,561	2,481	2,451	101
	55-59	41,604	997	1,109	90
	60-64	11,154	418	449	93
	65 and over	1,928	127	112	113
	All Ages	\$3,492,825	\$17,327	\$18,522	94%
1947..... (10)	10-14	\$ 69,465	\$ 45	\$ 75	60%
	15-19	147,040	218	160	136
	20-24	316,347	245	351	70
	25-29	505,968	563	799	70
	30-34	674,900	1,361	1,707	80
	35-39	667,238	2,341	2,916	80
	40-44	520,211	3,014	3,522	86
	45-49	296,475	2,784	3,306	84
	50-54	157,030	2,567	2,461	104
	55-59	55,597	1,113	1,282	87
	60-64	12,813	311	466	67
	65 and over	2,387	93	126	74
	All Ages	\$3,425,471	\$14,655	\$17,171	85%
1948..... (9)	10-14	\$ 51,483	\$ 69	\$ 53	130%
	15-19	117,244	105	127	83
	20-24	287,601	182	305	60
	25-29	482,155	597	699	85
	30-34	609,675	1,377	1,378	100
	35-39	575,461	1,847	2,250	82
	40-44	461,010	2,760	2,780	99
	45-49	266,803	2,144	2,615	82
	50-54	138,766	1,635	1,962	83
	55-59	51,378	780	1,060	74
	60-64	14,304	262	469	56
	65 and over	2,577	135	122	111
	All Ages	\$3,058,457	\$11,893	\$13,820	86%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1949..... (8)	10-14	\$ 48,715	\$ 44	\$ 47	94%
	15-19	116,105	103	124	83
	20-24	315,963	228	325	70
	25-29	535,362	540	723	75
	30-34	635,573	1,006	1,309	77
	35-39	616,476	1,531	2,170	71
	40-44	477,046	2,167	2,581	84
	45-49	274,275	2,729	2,392	114
	50-54	140,771	1,623	1,812	90
	55-59	56,115	880	1,048	84
	60-64	14,843	346	430	80
	65 and over	2,853	113	120	94
	All Ages	\$3,234,097	\$11,310	\$13,081	86%
1950..... (7)	10-14	\$ 50,649	\$ 59	\$ 45	131%
	15-19	140,032	102	150	68
	20-24	373,833	245	366	67
	25-29	668,529	636	822	77
	30-34	793,490	1,107	1,436	77
	35-39	728,784	1,868	2,186	85
	40-44	541,094	2,147	2,581	83
	45-49	323,593	2,449	2,404	102
	50-54	166,066	1,604	1,888	85
	55-59	68,105	1,502	1,118	134
	60-64	16,613	209	407	51
	65 and over	2,854	131	102	128
	All Ages	\$3,873,642	\$12,059	\$13,505	89%
1951..... (6)	10-14	\$ 44,510	\$ 28	\$ 36	78%
	15-19	98,836	48	105	46
	20-24	238,660	206	234	88
	25-29	542,261	308	634	49
	30-34	718,597	812	1,193	68
	35-39	720,119	1,783	1,980	90
	40-44	581,833	2,483	2,601	95
	45-49	363,672	2,218	2,455	90
	50-54	188,133	1,573	2,000	79
	55-59	83,365	1,121	1,285	87
	60-64	22,353	612	498	123
	65 and over	5,346	87	168	52
	All Ages	\$3,607,685	\$11,279	\$13,189	86%
1952..... (5)	10-14	\$ 45,385	\$ 52	\$ 34	153%
	15-19	94,086	79	100	79
	20-24	244,290	349	239	146
	25-29	633,285	703	709	99
	30-34	853,366	670	1,272	53
	35-39	853,453	1,917	2,074	92
	40-44	679,202	2,166	2,690	81
	45-49	427,794	1,943	2,545	76
	50-54	205,684	1,470	1,938	76
	55-59	98,075	1,022	1,365	75
	60-64	29,121	542	580	93
	65 and over	5,806	115	160	72
	All Ages	\$4,169,547	\$11,028	\$13,706	80%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1953..... (4)	10-14	\$ 47,692	\$ 26	\$ 31	84%
	15-19	111,929	90	113	80
	20-24	291,375	293	274	107
	25-29	791,542	562	823	68
	30-34	1,049,316	835	1,354	62
	35-39	1,031,432	1,438	2,135	67
	40-44	799,685	2,125	2,631	81
	45-49	506,914	2,275	2,555	89
	50-54	254,589	1,949	1,971	99
	55-59	112,240	964	1,304	74
	60-64	35,554	525	601	87
65 and over	7,070	181	165	110	
	All Ages	\$5,039,338	\$11,263	\$13,957	81%
1954..... (3)	10-14	\$ 66,709	\$ 36	\$ 39	92%
	15-19	138,435	82	133	62
	20-24	406,613	321	362	89
	25-29	988,949	814	959	85
	30-34	1,325,508	1,265	1,511	84
	35-39	1,221,197	1,644	2,174	76
	40-44	949,517	2,011	2,602	77
	45-49	585,414	1,828	2,500	73
	50-54	304,781	1,507	1,917	79
	55-59	136,524	1,400	1,300	108
	60-64	44,007	277	631	44
65 and over	12,168	270	249	108	
	All Ages	\$6,179,822	\$11,455	\$14,377	80%
1955..... (2)	10-14	\$ 82,817	\$ 6	\$ 41	15%
	15-19	180,980	153	152	101
	20-24	648,778	443	500	89
	25-29	1,380,247	862	1,132	76
	30-34	1,801,426	999	1,639	61
	35-39	1,629,259	1,573	2,265	69
	40-44	1,246,017	2,019	2,480	81
	45-49	761,841	2,315	2,407	96
	50-54	397,944	1,459	1,771	82
	55-59	180,197	728	1,233	59
	60-64	63,907	396	674	59
65 and over	14,712	124	237	52	
	All Ages	\$8,388,125	\$11,077	\$14,531	76%
1956..... (1)	10-14	\$ 89,283	\$ 30	\$ 36	83%
	15-19	215,360	132	151	87
	20-24	912,365	617	593	104
	25-29	1,661,125	877	1,096	80
	30-34	2,083,780	1,484	1,396	106
	35-39	1,927,542	2,126	1,870	114
	40-44	1,454,132	1,962	1,905	103
	45-49	847,707	1,651	1,814	91
	50-54	428,552	1,708	1,226	139
	55-59	182,731	778	852	91
	60-64	59,925	460	444	104
65 and over	14,072	164	160	103	
	All Ages	\$9,876,574	\$11,989	\$11,543	104%

TABLE C
STANDARD NONMEDICAL ISSUES OF 1942 TO 1956
EXPERIENCE BETWEEN 1956 AND 1957 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
1942..... (15)	10-14	\$ 13,630	\$ 6	\$ 16	38%
	15-19	50,590	38	71	54
	20-24	58,321	68	109	62
	25-29	46,754	112	138	81
	30-34	36,916	191	186	103
	35-39	18,795	147	154	95
	40-44	8,402	84	111	76
	45-49	1,838	27	39	69
	50 and over	172	6	8	75
	All Ages	\$ 235,418	\$ 679	\$ 832	82%
1943..... (14)	10-14	\$ 32,790	\$ 28	\$ 37	76%
	15-19	93,744	84	120	70
	20-24	87,096	101	141	72
	25-29	73,621	167	188	89
	30-34	63,076	240	271	89
	35-39	42,043	239	293	82
	40-44	15,180	176	171	103
	45-49	2,000	39	36	108
	50 and over	171	7	5	140
	All Ages	\$ 409,721	\$1,081	\$1,262	86%
1944..... (13)	10-14	\$ 44,904	\$ 48	\$ 51	94%
	15-19	109,840	124	133	93
	20-24	86,754	74	122	61
	25-29	70,408	119	156	76
	30-34	66,757	238	251	95
	35-39	53,159	283	327	87
	40-44	19,985	229	197	116
	45-49	2,167	19	35	54
	50 and over	270	8	7	114
	All Ages	\$ 454,244	\$1,142	\$1,279	89%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1945..... (12)	10-14	\$ 49,135	\$ 43	\$ 55	78%
	15-19	109,066	88	127	69
	20-24	92,702	86	121	71
	25-29	84,863	125	166	75
	30-34	72,641	222	242	92
	35-39	57,419	346	322	107
	40-44	21,293	207	186	111
	45-49	2,244	25	33	76
	50 and over	314	7	8	88
	All Ages	\$ 489,677	\$1,149	\$1,260	91%
1946..... (11)	10-14	\$ 42,089	\$ 40	\$ 46	87%
	15-19	109,150	92	122	75
	20-24	288,382	272	343	79
	25-29	245,939	365	438	83
	30-34	124,776	330	368	90
	35-39	71,167	301	357	84
	40-44	22,599	198	176	113
	45-49	2,852	23	37	62
	50 and over	636	22	13	169
	All Ages	\$ 907,590	\$1,643	\$1,900	86%
1947..... (10)	10-14	\$ 44,802	\$ 51	\$ 48	106%
	15-19	140,495	123	153	80
	20-24	215,070	155	239	65
	25-29	163,175	226	258	88
	30-34	101,003	228	256	89
	35-39	66,997	296	293	101
	40-44	24,833	154	168	92
	45-49	3,574	27	40	68
	50 and over	1,044	11	18	61
	All Ages	\$ 760,993	\$1,271	\$1,473	86%
1948..... (9)	10-14	\$ 40,583	\$ 18	\$ 41	44%
	15-19	123,862	108	134	81
	20-24	190,626	180	202	89
	25-29	139,494	139	202	69
	30-34	82,515	170	186	91
	35-39	54,241	194	212	92
	40-44	22,669	138	137	101
	45-49	4,095	32	40	80
	50 and over	1,573	42	27	156
	All Ages	\$ 659,658	\$1,021	\$1,181	86%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1949..... (8)	10-14	\$ 44,285	\$ 44	\$ 43	102%
	15-19	129,341	133	138	96
	20-24	204,982	153	211	73
	25-29	156,116	146	211	69
	30-34	96,090	196	198	99
	35-39	60,680	181	214	85
	40-44	24,475	129	132	98
	45-49	3,860	35	34	103
	50 and over	1,249	9	19	47
	All Ages	\$ 721,078	\$1,026	\$1,200	86%
1950..... (7)	10-14	\$ 51,780	\$ 50	\$ 46	109%
	15-19	166,672	164	178	92
	20-24	251,377	260	246	106
	25-29	204,151	207	251	82
	30-34	129,060	165	234	71
	35-39	71,818	258	215	120
	40-44	28,776	108	137	79
	45-49	4,052	85	30	283
	50 and over	1,229	18	16	113
	All Ages	\$ 908,915	\$1,315	\$1,353	97%
1951..... (6)	10-14	\$ 64,904	\$ 59	\$ 53	111%
	15-19	218,849	199	232	86
	20-24	325,173	188	319	59
	25-29	345,445	339	404	84
	30-34	241,663	379	401	95
	35-39	123,292	328	339	97
	40-44	42,878	219	192	114
	45-49	10,788	80	73	110
	50 and over	2,191	25	27	93
	All Ages	\$1,375,183	\$1,816	\$2,040	89%
1952..... (5)	10-14	\$ 73,888	\$ 40	\$ 55	73%
	15-19	245,801	224	261	86
	20-24	359,974	321	353	91
	25-29	423,510	304	474	64
	30-34	290,497	361	433	83
	35-39	139,657	281	339	83
	40-44	45,516	166	180	92
	45-49	10,796	75	64	117
	50 and over	2,853	28	30	93
	All Ages	\$1,592,492	\$1,800	\$2,189	82%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1953..... (4)	10-14	\$ 92,300	\$ 38	\$ 60	63%
	15-19	320,709	286	324	88
	20-24	423,136	352	398	88
	25-29	510,975	346	531	65
	30-34	354,049	346	457	76
	35-39	155,399	266	322	83
	40-44	42,199	113	139	81
	45-49	10,764	57	54	106
	50 and over	2,577	22	22	100
	All Ages	\$1,912,108	\$1,826	\$2,307	79%
1954..... (3)	10-14	\$ 102,593	\$ 44	\$ 61	72%
	15-19	318,163	267	305	88
	20-24	492,379	325	438	74
	25-29	538,769	368	523	70
	30-34	377,428	342	430	80
	35-39	157,034	265	280	95
	40-44	33,336	83	91	91
	45-49	4,809	31	21	148
	50 and over	1,624	15	13	115
	All Ages	\$2,026,135	\$1,740	\$2,162	80%
1955..... (2)	10-14	\$ 137,915	\$ 23	\$ 69	33%
	15-19	408,058	330	343	96
	20-24	661,860	446	510	87
	25-29	614,262	422	504	84
	30-34	420,308	315	382	82
	35-39	176,084	172	245	70
	40-44	31,371	69	62	111
	45-49	4,681	25	15	167
	50 and over	1,554	6	8	75
	All Ages	\$2,456,093	\$1,808	\$2,138	85%
1956..... (1)	10-14	\$ 150,362	\$ 78	\$ 60	130%
	15-19	513,881	376	360	104
	20-24	1,127,882	790	733	108
	25-29	1,153,387	635	761	83
	30-34	855,542	533	573	93
	35-39	419,492	418	407	103
	40-44	64,188	89	84	106
	45-49	6,350	5	14	36
	50 and over	1,449	5	5	100
	All Ages	\$4,292,533	\$2,929	\$2,997	98%

TABLE D
STANDARD MEDICALLY EXAMINED ISSUES OF 1942 TO 1956
MALE LIVES
EXPERIENCE BETWEEN 1956 AND 1957 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
1942..... (15)	10-14	\$ 22,598	\$ 46	\$ 26	177%
	15-19	34,443	29	48	60
	20-24	55,291	92	103	89
	25-29	96,832	272	286	95
	30-34	122,589	724	619	117
	35-39	122,595	1,022	1,007	101
	40-44	98,129	1,137	1,301	87
	45-49	70,564	1,492	1,494	100
	50-54	36,170	727	1,093	67
	55-59	14,070	524	613	85
	60-64	3,500	161	223	72
65 and over	461	15	46	33	
	All Ages	\$ 677,242	\$ 6,241	\$ 6,859	91%
1943..... (14)	10-14	\$ 25,387	\$ 12	\$ 29	41%
	15-19	31,441	12	40	30
	20-24	45,521	99	74	134
	25-29	96,288	192	246	78
	30-34	140,538	595	603	99
	35-39	166,186	968	1,157	84
	40-44	149,209	1,308	1,679	78
	45-49	103,163	1,690	1,879	90
	50-54	51,623	1,129	1,361	83
	55-59	17,608	540	678	80
	60-64	4,451	231	243	95
65 and over	635	39	53	74	
	All Ages	\$ 832,050	\$ 6,815	\$ 8,042	85%
1944..... (13)	10-14	\$ 32,061	\$ 31	\$ 36	86%
	15-19	37,811	47	46	102
	20-24	44,064	38	62	61
	25-29	98,328	290	218	133
	30-34	168,138	462	632	73
	35-39	206,828	1,065	1,274	84
	40-44	194,217	1,943	1,913	102
	45-49	125,681	1,887	2,021	93
	50-54	62,794	1,342	1,459	92
	55-59	20,090	591	686	86
	60-64	4,548	165	219	75
65 and over	849	29	61	48	
	All Ages	\$ 995,409	\$ 7,890	\$ 8,627	91%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1945..... (12)	10-14	\$ 33,893	\$ 20	\$ 38	53%
	15-19	40,428	41	47	87
	20-24	52,234	70	68	103
	25-29	114,476	247	224	110
	30-34	196,657	500	655	76
	35-39	244,094	1,547	1,367	113
	40-44	210,083	1,306	1,834	71
	45-49	133,166	1,932	1,940	100
	50-54	70,717	1,334	1,444	92
	55-59	21,923	520	664	78
	60-64	5,488	230	239	96
	65 and over	1,105	112	71	158
	All Ages	\$1,124,264	\$ 7,859	\$ 8,591	91%
1946..... (11)	10-14	\$ 40,481	\$ 75	\$ 45	167%
	15-19	52,009	55	58	95
	20-24	123,638	121	147	82
	25-29	245,126	323	436	74
	30-34	344,871	1,012	1,017	100
	35-39	367,113	1,515	1,843	82
	40-44	291,223	2,331	2,269	103
	45-49	168,695	2,107	2,188	96
	50-54	85,540	1,621	1,547	105
	55-59	26,616	720	709	102
	60-64	6,376	226	257	88
	65 and over	1,199	95	70	136
	All Ages	\$1,752,887	\$10,201	\$10,586	96%
1947..... (10)	10-14	\$ 35,821	\$ 23	\$ 39	59%
	15-19	58,444	99	64	155
	20-24	105,586	110	117	94
	25-29	225,238	225	356	63
	30-34	337,769	683	855	80
	35-39	356,171	1,183	1,556	76
	40-44	295,551	1,685	2,001	84
	45-49	173,858	1,526	1,939	79
	50-54	97,317	1,393	1,525	91
	55-59	33,635	776	775	100
	60-64	7,310	219	266	82
	65 and over	1,398	30	74	41
	All Ages	\$1,728,098	\$ 7,952	\$ 9,567	83%
1948..... (9)	10-14	\$ 31,072	\$ 41	\$ 32	128%
	15-19	46,586	52	50	104
	20-24	102,978	96	109	88
	25-29	206,944	159	300	53
	30-34	288,569	567	652	87
	35-39	290,627	1,130	1,136	99
	40-44	253,750	1,261	1,530	82
	45-49	154,152	1,228	1,511	81
	50-54	83,925	1,020	1,187	86
	55-59	30,675	455	633	72
	60-64	8,041	124	264	47
	65 and over	1,552	65	73	89
	All Ages	\$1,498,871	\$ 6,198	\$ 7,477	83%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1949..... (8)	10-14	\$ 28,775	\$ 36	\$ 28	129%
	15-19	45,757	70	49	143
	20-24	117,896	79	121	65
	25-29	238,488	234	322	73
	30-34	301,390	444	621	71
	35-39	308,499	682	1,086	63
	40-44	257,394	1,167	1,393	84
	45-49	156,293	1,670	1,363	123
	50-54	82,987	1,069	1,068	100
	55-59	34,239	640	640	100
	60-64	8,146	216	236	92
65 and over	1,392	41	59	69	
	All Ages	\$1,581,256	\$ 6,348	\$ 6,986	91%
1950..... (7)	10-14	\$ 31,166	\$ 51	\$ 27	189%
	15-19	63,319	45	68	66
	20-24	157,066	67	154	44
	25-29	318,051	352	391	90
	30-34	393,254	675	712	95
	35-39	369,036	1,046	1,107	94
	40-44	289,706	1,016	1,382	74
	45-49	186,442	1,233	1,385	89
	50-54	97,914	1,028	1,113	92
	55-59	41,029	694	674	103
	60-64	9,227	103	226	46
65 and over	1,341	84	48	175	
	All Ages	\$1,957,551	\$ 6,394	\$ 7,287	88%
1951..... (6)	10-14	\$ 28,229	\$ 20	\$ 23	87%
	15-19	51,401	30	54	56
	20-24	113,318	94	111	85
	25-29	273,701	138	320	43
	30-34	372,728	436	619	70
	35-39	373,556	888	1,027	86
	40-44	320,690	1,652	1,433	115
	45-49	208,895	1,289	1,410	91
	50-54	112,851	981	1,200	82
	55-59	50,532	816	779	105
	60-64	12,620	393	281	140
65 and over	3,244	34	102	33	
	All Ages	\$1,921,765	\$ 6,771	\$ 7,359	92%
1952..... (5)	10-14	\$ 28,394	\$ 42	\$ 21	200%
	15-19	67,440	56	71	79
	20-24	163,714	242	160	151
	25-29	450,136	573	504	114
	30-34	603,538	460	899	51
	35-39	612,150	1,360	1,488	91
	40-44	500,797	1,643	1,983	83
	45-49	314,000	1,555	1,868	83
	50-54	152,562	1,209	1,437	84
	55-59	73,369	804	1,021	79
	60-64	22,780	498	454	110
65 and over	4,801	91	132	69	
	All Ages	\$2,993,681	\$ 8,533	\$10,038	85%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1953..... (4)	10-14	\$ 29,244	\$ 16	\$ 19	84%
	15-19	77,307	68	78	87
	20-24	181,359	165	170	97
	25-29	523,985	474	545	87
	30-34	700,637	637	904	70
	35-39	705,559	989	1,461	68
	40-44	562,321	1,230	1,850	66
	45-49	355,943	1,702	1,794	95
	50-54	183,002	1,541	1,416	109
	55-59	80,852	712	939	76
	60-64	27,426	322	464	69
	65 and over	4,810	126	112	113
		All Ages	\$3,432,445	\$ 7,982	\$ 9,752	82%
1954..... (3)	10-14	\$ 47,394	\$ 35	\$ 28	125%
	15-19	101,470	58	97	60
	20-24	272,727	283	243	116
	25-29	670,817	563	651	86
	30-34	902,297	889	1,029	86
	35-39	848,184	1,189	1,510	79
	40-44	671,095	1,232	1,839	67
	45-49	422,957	1,231	1,806	68
	50-54	220,070	1,198	1,384	87
	55-59	101,065	995	962	103
	60-64	31,196	181	447	40
	65 and over	9,362	232	192	121
		All Ages	\$4,298,634	\$ 8,086	\$10,188	79%
1955..... (2)	10-14	\$ 55,970	\$ 5	\$ 28	18%
	15-19	129,414	109	109	100
	20-24	442,623	290	341	85
	25-29	976,627	654	801	82
	30-34	1,259,598	647	1,146	56
	35-39	1,163,241	1,068	1,617	66
	40-44	903,953	1,603	1,799	89
	45-49	552,474	1,704	1,746	98
	50-54	293,420	1,042	1,306	80
	55-59	132,051	573	903	63
	60-64	49,238	352	519	68
	65 and over	10,845	95	175	54
		All Ages	\$5,969,454	\$ 8,142	\$10,490	78%
1956..... (1)	10-14	\$ 64,731	\$ 25	\$ 26	96%
	15-19	161,975	66	113	58
	20-24	659,961	475	429	111
	25-29	1,203,726	584	794	74
	30-34	1,482,936	1,086	994	109
	35-39	1,379,645	1,753	1,338	131
	40-44	1,006,269	1,329	1,318	101
	45-49	601,596	1,266	1,287	98
	50-54	308,707	1,139	883	129
	55-59	132,222	452	616	73
	60-64	43,967	388	326	119
	65 and over	10,053	138	114	121
		All Ages	\$7,055,788	\$ 8,701	\$ 8,238	106%

TABLE D—Continued
 STANDARD MEDICALLY EXAMINED ISSUES OF 1942 TO 1956
 FEMALE LIVES
 EXPERIENCE BETWEEN 1956 AND 1957 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
1942..... (15)	10-14	\$ 7,791	\$ 2	\$ 9	22%
	15-19	12,598	4	18	22
	20-24	22,731	28	43	65
	25-29	18,401	25	54	46
	30-34	14,950	33	75	44
	35-39	14,396	26	118	22
	40-44	12,198	81	162	50
	45-49	8,942	71	189	38
	50-54	4,595	30	139	22
	55-59	2,287	73	100	73
	60-64	622	43	40	108
	65 and over	112	0	11	0
		All Ages	\$ 119,623	\$ 416	\$ 958	43%
1943..... (14)	10-14	\$ 8,017	\$ 2	\$ 9	22%
	15-19	12,051	7	15	47
	20-24	18,753	14	30	47
	25-29	17,646	16	45	36
	30-34	16,962	22	73	30
	35-39	17,823	35	124	28
	40-44	16,533	97	186	52
	45-49	11,044	92	201	46
	50-54	5,639	28	149	19
	55-59	2,378	11	92	12
	60-64	710	7	39	18
	65 and over	36	0	3	0
		All Ages	\$ 127,592	\$ 331	\$ 966	34%
1944..... (13)	10-14	\$ 9,297	\$ 2	\$ 11	18%
	15-19	11,938	6	14	43
	20-24	20,216	12	29	41
	25-29	19,616	25	44	57
	30-34	18,947	23	71	32
	35-39	20,434	54	126	43
	40-44	20,296	57	200	29
	45-49	13,185	50	212	24
	50-54	6,843	89	159	56
	55-59	2,888	91	99	92
	60-64	369	15	18	83
	65 and over	36	1	3	33
		All Ages	\$ 144,065	\$ 425	\$ 986	43%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1945..... (12)	10-14	\$ 9,863	\$ 3	\$ 11	27%
	15-19	11,867	3	14	21
	20-24	18,415	7	24	29
	25-29	17,570	23	34	68
	30-34	19,148	21	64	33
	35-39	21,936	93	123	76
	40-44	19,609	90	171	53
	45-49	12,807	42	187	22
	50-54	6,892	63	141	45
	55-59	2,236	21	68	31
	60-64	729	9	32	28
	65 and over	42	2	3	67
	All Ages	\$ 141,114	\$ 377	\$ 872	43%
1946..... (11)	10-14	\$ 10,532	\$ 7	\$ 12	58%
	15-19	15,596	3	17	18
	20-24	21,724	10	26	38
	25-29	23,310	13	42	31
	30-34	23,789	45	70	64
	35-39	27,157	53	136	39
	40-44	24,105	89	188	47
	45-49	16,190	104	210	50
	50-54	8,539	57	154	37
	55-59	2,723	24	73	33
	60-64	925	34	37	92
	65 and over	59	1	3	33
	All Ages	\$ 174,658	\$ 440	\$ 968	45%
1947..... (10)	10-14	\$ 10,514	\$ 2	\$ 11	18%
	15-19	12,850	53	14	379
	20-24	20,574	7	23	30
	25-29	20,712	16	33	48
	30-34	22,725	26	57	46
	35-39	25,686	55	112	49
	40-44	22,668	48	153	31
	45-49	17,052	92	190	48
	50-54	9,412	215	147	146
	55-59	3,528	19	81	23
	60-64	987	10	36	28
	65 and over	62	5	3	167
	All Ages	\$ 166,770	\$ 548	\$ 860	64%
1948..... (9)	10-14	\$ 8,844	\$ 1	\$ 9	11%
	15-19	10,465	3	11	27
	20-24	17,053	7	18	39
	25-29	17,615	14	26	54
	30-34	18,750	31	42	74
	35-39	19,831	38	78	49
	40-44	20,672	60	125	48
	45-49	14,704	61	144	42
	50-54	8,330	68	118	58
	55-59	3,612	21	75	28
	60-64	1,132	30	37	81
	65 and over	89	0	4	0
	All Ages	\$ 141,097	\$ 334	\$ 687	49%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1949..... (8)	10-14	\$ 8,579	\$ 2	\$ 8	25%
	15-19	10,108	1	11	9
	20-24	17,615	6	18	33
	25-29	18,435	16	25	64
	30-34	20,934	7	43	16
	35-39	22,169	36	78	46
	40-44	24,922	28	135	21
	45-49	15,996	83	139	60
	50-54	10,173	41	131	31
	55-59	3,838	56	72	78
	60-64	1,319	35	38	92
65 and over	279	0	12	0	
	All Ages	\$ 154,367	\$ 311	\$ 710	44%
1950..... (7)	10-14	\$ 7,895	\$ 6	\$ 7	86%
	15-19	9,917	0	11	0
	20-24	16,202	8	16	50
	25-29	20,099	16	25	64
	30-34	20,773	29	38	76
	35-39	22,185	29	67	43
	40-44	25,341	97	121	80
	45-49	17,395	43	129	33
	50-54	11,710	19	133	14
	55-59	5,193	25	85	29
	60-64	1,534	2	38	5
65 and over	384	27	14	193	
	All Ages	\$ 158,628	\$ 301	\$ 684	44%
1951..... (6)	10-14	\$ 7,364	\$ 0	\$ 6	0%
	15-19	8,840	1	9	11
	20-24	16,142	6	16	38
	25-29	18,075	8	21	38
	30-34	21,550	27	36	75
	35-39	23,416	21	64	33
	40-44	26,927	20	120	17
	45-49	20,540	7	139	5
	50-54	12,289	90	131	69
	55-59	6,085	12	94	13
	60-64	2,316	5	52	10
65 and over	162	0	5	0	
	All Ages	\$ 163,706	\$ 197	\$ 693	28%
1952..... (5)	10-14	\$ 9,076	\$ 0	\$ 7	0%
	15-19	10,745	2	11	18
	20-24	19,591	30	19	158
	25-29	24,768	20	28	71
	30-34	30,982	15	46	33
	35-39	35,162	41	85	48
	40-44	39,900	69	158	44
	45-49	30,749	89	183	49
	50-54	16,799	29	158	18
	55-59	8,072	34	112	30
	60-64	2,162	8	43	19
65 and over	370	5	10	50	
	All Ages	\$ 228,376	\$ 342	\$ 860	40%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1953..... (4)	10-14	\$ 8,586	\$ 10	\$ 6	167%
	15-19	11,432	2	12	17
	20-24	20,154	4	19	21
	25-29	26,080	12	27	44
	30-34	33,860	10	44	23
	35-39	39,613	37	82	45
	40-44	45,813	154	151	102
	45-49	36,486	72	184	39
	50-54	21,877	54	169	32
	55-59	10,277	29	119	24
	60-64	3,111	25	53	47
	65 and over	980	46	23	200
	All Ages	\$ 258,269	\$ 455	\$ 889	51%
1954..... (3)	10-14	\$ 9,797	\$ 0	\$ 6	0%
	15-19	12,549	1	12	8
	20-24	23,404	2	21	10
	25-29	33,523	5	33	24
	30-34	44,887	15	51	29
	35-39	46,669	46	83	55
	40-44	58,724	153	161	95
	45-49	41,819	60	179	34
	50-54	27,631	67	174	39
	55-59	12,517	48	119	40
	60-64	5,409	11	78	14
	65 and over	1,446	6	30	20
	All Ages	\$ 318,375	\$ 417	\$ 947	44%
1955..... (2)	10-14	\$ 12,081	\$ 0	\$ 6	0%
	15-19	15,738	2	13	15
	20-24	29,511	13	23	57
	25-29	40,805	3	33	9
	30-34	54,311	28	49	57
	35-39	63,321	10	88	11
	40-44	70,189	37	140	26
	45-49	56,693	69	179	39
	50-54	32,240	98	143	69
	55-59	19,735	48	135	36
	60-64	7,470	6	79	8
	65 and over	2,001	14	32	44
	All Ages	\$ 404,095	\$ 328	\$ 920	36%
1956..... (1)	10-14	\$ 11,389	\$ 0	\$ 5	0%
	15-19	18,528	3	13	23
	20-24	35,624	3	23	13
	25-29	42,108	11	28	39
	30-34	55,462	55	37	149
	35-39	61,321	38	59	64
	40-44	71,533	24	94	26
	45-49	56,026	53	120	44
	50-54	33,073	39	95	41
	55-59	15,696	30	73	41
	60-64	6,761	27	50	54
	65 and over	2,008	6	23	26
	All Ages	\$ 409,529	\$ 289	\$ 620	47%

TABLE E
STANDARD NONMEDICAL ISSUES OF 1942 TO 1956
MALE LIVES
EXPERIENCE BETWEEN 1956 AND 1957 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
1942..... (15)	10-14	\$ 2,970	\$ 2	\$ 3	67%
	15-19	11,066	11	15	73
	20-24	13,379	15	25	60
	25-29	16,100	37	47	79
	30-34	15,016	85	76	112
	35-39	10,216	88	84	105
	40-44	4,532	47	60	78
	45-49	1,239	20	26	77
	50 and over	114	1	4	25
	All Ages	\$ 74,632	\$ 306	\$ 340	90%
1943..... (14)	10-14	\$ 9,392	\$ 8	\$ 11	73%
	15-19	18,898	21	24	88
	20-24	16,771	12	27	44
	25-29	23,730	60	61	98
	30-34	25,448	112	109	103
	35-39	20,771	98	145	68
	40-44	6,807	73	77	95
	45-49	1,103	19	20	95
	50 and over	128	6	3	200
	All Ages	\$ 123,048	\$ 409	\$ 477	86%
1944..... (13)	10-14	\$ 11,971	\$ 11	\$ 14	79%
	15-19	20,746	33	25	132
	20-24	12,438	12	18	67
	25-29	19,386	31	43	72
	30-34	26,222	105	99	106
	35-39	25,006	144	154	94
	40-44	9,148	101	90	112
	45-49	1,271	7	20	35
	50 and over	198	2	5	40
	All Ages	\$ 126,386	\$ 446	\$ 468	95%

TABLE E—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1945..... (12)	10-14	\$ 14,209	\$ 11	\$ 16	69%
	15-19	23,171	19	27	70
	20-24	16,920	11	22	50
	25-29	26,060	25	51	49
	30-34	32,388	108	108	100
	35-39	29,382	195	165	118
	40-44	11,115	109	97	112
	45-49	1,125	14	16	88
	50 and over	238	5	5	100
	All Ages	\$ 154,608	\$ 497	\$ 507	98%
1946..... (11)	10-14	\$ 13,713	\$ 20	\$ 15	133%
	15-19	29,328	32	33	97
	20-24	79,300	73	94	78
	25-29	83,195	120	148	81
	30-34	59,136	147	174	84
	35-39	40,129	194	201	97
	40-44	12,897	101	100	101
	45-49	1,720	18	22	82
	50 and over	355	8	7	114
	All Ages	\$ 319,773	\$ 713	\$ 794	90%
1947..... (10)	10-14	\$ 12,889	\$ 27	\$ 14	193%
	15-19	37,482	44	41	107
	20-24	61,479	45	68	66
	25-29	59,233	64	94	68
	30-34	49,311	117	125	94
	35-39	37,023	170	162	105
	40-44	13,722	97	93	104
	45-49	2,147	15	24	63
	50 and over	526	10	9	111
	All Ages	\$ 273,812	\$ 589	\$ 630	93%
1948..... (9)	10-14	\$ 10,120	\$ 9	\$ 10	90%
	15-19	35,589	38	38	100
	20-24	61,798	51	66	77
	25-29	54,573	40	79	51
	30-34	41,165	103	93	111
	35-39	29,505	112	115	97
	40-44	11,428	55	69	80
	45-49	1,915	14	19	74
	50 and over	461	17	7	243
	All Ages	\$ 246,554	\$ 439	\$ 496	89%

TABLE E—MALE LIVES—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1949..... (8)	10-14	\$ 12,265	\$ 17	\$ 12	142%
	15-19	34,690	47	37	127
	20-24	66,998	44	69	64
	25-29	57,688	42	78	54
	30-34	41,317	80	85	94
	35-39	30,569	89	108	82
	40-44	12,302	64	67	96
	45-49	2,012	19	18	106
	50 and over	518	4	7	57
	All Ages	\$ 258,359	\$ 406	\$ 481	84%
1950..... (7)	10-14	\$ 15,058	\$ 16	\$ 13	123%
	15-19	44,041	51	47	109
	20-24	84,630	74	83	89
	25-29	73,461	54	90	60
	30-34	51,856	74	94	79
	35-39	36,907	114	111	103
	40-44	15,738	57	75	76
	45-49	2,118	18	16	113
	50 and over	463	6	6	100
	All Ages	\$ 324,272	\$ 464	\$ 535	87%
1951..... (6)	10-14	\$ 18,240	\$ 12	\$ 15	80%
	15-19	51,127	68	54	126
	20-24	84,158	66	82	80
	25-29	88,042	88	103	85
	30-34	64,751	101	107	94
	35-39	42,417	120	117	103
	40-44	16,183	89	72	124
	45-49	2,158	9	15	60
	50 and over	544	7	7	100
	All Ages	\$ 367,620	\$ 560	\$ 572	98%
1952..... (5)	10-14	\$ 36,156	\$ 23	\$ 27	85%
	15-19	103,814	119	110	108
	20-24	199,192	199	195	102
	25-29	269,191	219	301	73
	30-34	198,433	250	296	84
	35-39	99,103	213	241	88
	40-44	34,059	123	135	91
	45-49	7,324	55	44	125
	50 and over	1,033	15	10	150
	All Ages	\$ 948,305	\$1,216	\$1,359	89%

TABLE E—MALE LIVES—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1953..... (4)	10-14	\$ 40,739	\$ 24	\$ 26	92%
	15-19	118,419	126	120	105
	20-24	223,758	189	210	90
	25-29	315,965	211	329	64
	30-34	242,181	263	312	84
	35-39	110,664	201	229	88
	40-44	30,505	95	100	95
	45-49	7,668	42	39	108
	50 and over	1,412	12	12	100
	All Ages	\$1,091,311	\$1,163	\$1,377	84%
1954..... (3)	10-14	\$ 42,489	\$ 26	\$ 25	104%
	15-19	113,249	109	109	100
	20-24	237,179	158	211	75
	25-29	310,138	218	301	72
	30-34	247,191	191	282	68
	35-39	107,256	174	191	91
	40-44	21,728	55	60	92
	45-49	2,898	19	12	158
	50 and over	1,161	15	9	167
	All Ages	\$1,083,289	\$ 965	\$1,200	80%
1955..... (2)	10-14	\$ 53,647	\$ 7	\$ 27	26%
	15-19	145,479	115	122	94
	20-24	319,871	285	246	116
	25-29	348,325	285	286	100
	30-34	275,006	226	250	90
	35-39	119,847	142	167	85
	40-44	20,672	50	41	122
	45-49	2,421	17	8	213
	50 and over	\$ 1,078	\$ 1	\$ 6	17%
	All Ages	\$1,286,346	\$1,128	\$1,153	98%
1956..... (1)	10-14	\$ 58,897	\$ 47	\$ 24	196%
	15-19	205,226	184	144	128
	20-24	482,820	388	314	124
	25-29	477,872	260	315	83
	30-34	331,660	212	222	95
	35-39	134,601	140	131	107
	40-44	22,146	36	29	124
	45-49	2,899	0	6	0
	50 and over	712	4	2	200
	All Ages	\$1,716,833	\$1,271	\$1,187	107%

TABLE E—*Continued*
 STANDARD NONMEDICAL ISSUES OF 1942 TO 1956
 FEMALE LIVES
 EXPERIENCE BETWEEN 1956 AND 1957 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
1942..... (15)	10-14	\$ 1,804	\$ 1	\$ 2	50%
	15-19	6,880	4	10	40
	20-24	12,604	4	24	17
	25-29	5,907	7	17	41
	30-34	3,811	10	19	53
	35-39	2,047	15	17	88
	40-44	982	8	13	62
	45-49	191	2	4	50
	50 and over	2	0	0	0
	All Ages	\$ 34,228	\$ 51	\$106	48%
1943..... (14)	10-14	\$ 4,353	\$ 1	\$ 5	20%
	15-19	13,108	4	17	24
	20-24	20,138	10	33	30
	25-29	10,470	14	27	52
	30-34	7,223	17	31	55
	35-39	4,917	20	34	59
	40-44	1,025	2	12	17
	45-49	80	2	1	200
	50 and over	2	0	0	0
	All Ages	\$ 61,316	\$ 70	\$160	44%
1944..... (13)	10-14	\$ 5,600	\$ 0	\$ 6	0%
	15-19	14,541	13	18	72
	20-24	21,713	13	31	42
	25-29	12,023	13	27	48
	30-34	8,560	26	32	81
	35-39	6,294	23	39	59
	40-44	1,404	6	14	43
	45-49	110	1	2	50
	50 and over	14	0	0	0
	All Ages	\$ 70,259	\$ 95	\$169	56%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1945..... (12)	10-14	\$ 5,671	\$ 0	\$ 6	0%
	15-19	13,701	3	16	19
	20-24	20,919	12	27	44
	25-29	11,910	12	23	52
	30-34	8,417	16	28	57
	35-39	6,881	21	39	54
	40-44	1,741	14	15	93
	45-49	182	2	3	67
	50 and over	11	0	0	0
	All Ages	\$ 69,433	\$ 80	\$157	51%
1946..... (11)	10-14	\$ 5,626	\$ 1	\$ 6	17%
	15-19	14,786	6	17	35
	20-24	25,083	11	30	37
	25-29	15,069	16	27	59
	30-34	10,179	18	30	60
	35-39	7,194	18	36	50
	40-44	1,988	6	15	40
	45-49	184	0	2	0
	50 and over	44	1	1	100
	All Ages	\$ 80,153	\$ 77	\$164	47%
1947..... (10)	10-14	\$ 5,144	\$ 1	\$ 6	17%
	15-19	14,641	8	16	50
	20-24	24,190	10	27	37
	25-29	13,604	9	21	43
	30-34	9,066	13	23	57
	35-39	6,950	21	30	70
	40-44	2,023	5	14	36
	45-49	171	1	2	50
	50 and over	45	0	1	0
	All Ages	\$ 75,834	\$ 68	\$140	49%
1948..... (9)	10-14	\$ 4,189	\$ 0	\$ 4	0%
	15-19	13,182	4	14	29
	20-24	21,314	8	23	35
	25-29	10,818	5	16	31
	30-34	7,827	13	18	72
	35-39	5,952	20	23	87
	40-44	1,913	4	12	33
	45-49	299	3	3	100
	50 and over	47	0	1	0
	All Ages	\$ 65,541	\$ 57	\$114	50%

TABLE E—FEMALE LIVES—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1949..... (8)	10-14	\$ 4,794	\$ 0	\$ 5	0%
	15-19	13,528	9	14	64
	20-24	22,031	13	23	57
	25-29	11,870	8	16	50
	30-34	8,182	8	17	47
	35-39	6,611	8	23	35
	40-44	2,158	7	12	58
	45-49	233	1	2	50
	50 and over	56	0	1	0
	All Ages	\$ 69,463	\$ 54	\$113	48%
1950..... (7)	10-14	\$ 5,826	\$ 5	\$ 5	100%
	15-19	14,153	7	15	47
	20-24	23,759	19	23	83
	25-29	13,828	9	17	53
	30-34	9,708	6	18	33
	35-39	7,132	22	21	105
	40-44	2,641	10	13	77
	45-49	270	0	2	0
	50 and over	68	0	1	0
	All Ages	\$ 77,385	\$ 78	\$115	68%
1951..... (6)	10-14	\$ 6,733	\$ 0	\$ 6	0%
	15-19	16,700	8	18	44
	20-24	26,401	15	26	58
	25-29	14,910	9	17	53
	30-34	11,022	16	18	89
	35-39	9,264	18	25	72
	40-44	3,302	8	15	53
	45-49	572	3	4	75
	50 and over	93	0	1	0
	All Ages	\$ 88,997	\$ 77	\$130	59%
1952..... (5)	10-14	\$ 14,863	\$ 4	\$ 11	36%
	15-19	43,980	24	47	51
	20-24	63,861	37	63	59
	25-29	35,031	27	39	69
	30-34	26,656	22	40	55
	35-39	21,983	34	53	64
	40-44	7,408	33	29	114
	45-49	1,649	4	10	40
	50 and over	195	1	2	50
	All Ages	\$215,626	\$186	\$294	63%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1953..... (4)	10-14	\$ 16,263	\$ 4	\$ 11	36%
	15-19	49,080	12	50	24
	20-24	68,903	32	65	49
	25-29	39,164	22	41	54
	30-34	30,824	20	40	50
	35-39	23,502	29	49	59
	40-44	7,467	10	25	40
	45-49	1,685	10	8	125
	50 and over	279	0	2	0
	All Ages	\$237,167	\$139	\$291	48%
1954..... (3)	10-14	\$ 17,819	\$ 5	\$ 11	45%
	15-19	48,915	16	47	34
	20-24	72,099	30	64	47
	25-29	42,729	23	41	56
	30-34	33,992	45	39	115
	35-39	25,417	39	45	87
	40-44	6,438	9	18	50
	45-49	819	5	3	167
	50 and over	288	0	2	0
	All Ages	\$248,516	\$172	\$270	64%
1955..... (2)	10-14	\$ 21,362	\$ 3	\$ 11	27%
	15-19	59,314	28	50	56
	20-24	81,999	43	63	68
	25-29	48,328	12	40	30
	30-34	40,115	23	37	62
	35-39	30,135	23	42	55
	40-44	6,177	9	12	75
	45-49	767	7	2	350
	50 and over	189	0	1	0
	All Ages	\$288,386	\$148	\$258	57%
1956..... (1)	10-14	\$ 20,841	\$ 3	\$ 8	38%
	15-19	61,770	36	43	84
	20-24	87,527	22	57	39
	25-29	50,745	12	33	36
	30-34	40,493	25	27	93
	35-39	30,985	29	30	97
	40-44	6,730	1	9	11
	45-49	752	0	2	0
	50 and over	226	1	1	100
	All Ages	\$300,069	\$129	\$210	61%