

TRANSACTIONS

1959 REPORTS OF MORTALITY AND MORBIDITY EXPERIENCE

REPORT OF THE COMMITTEE ON MORTALITY
UNDER ORDINARY INSURANCES
AND ANNUITIES

I. MORTALITY UNDER STANDARD ORDINARY INSURANCE
ISSUES BETWEEN 1957 AND 1958 ANNIVERSARIES

THIS report covers the intercompany experience under standard Ordinary insurance issues between 1957 and 1958 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 fifteen policy years,
2. Standard Ordinary insurance issued without a medical examination, during each of the first fifteen policy years, and
3. Standard Ordinary insurance—medical and nonmedical issues combined—during the sixteenth and subsequent policy years.

Also included is a report on the intercompany mortality experience by sex under standard Ordinary insurance for the three-year period between 1955 and 1958 anniversaries. The experience is analyzed separately for issues (a) subject to a medical examination and (b) without a medical examination, during each of the first fifteen 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 fifteen years of insurance is based on an exposure of \$69,592,532,000 and actual claims of \$209,803,000.

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.

TABLE 1
STANDARD MEDICALLY EXAMINED ISSUES OF 1943 TO 1957
EXPERIENCE BETWEEN 1957 AND 1958 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	Expected Deaths on 1946-1949 Select Basic Table	Mortality Ratio
10-14	\$ 927,258	\$ 656	\$ 801	81.9%
15-19	2,003,061	1,758	2,065	85.1
20-24	5,851,974	4,456	5,621	79.3
25-29	11,204,540	10,261	13,409	76.5
30-34	14,470,944	21,542	24,703	87.2
35-39	13,674,466	33,996	39,167	86.8
40-44	10,456,387	42,569	47,426	89.8
45-49	6,157,912	39,203	44,952	87.2
50-54	3,095,417	29,514	32,669	90.3
55-59	1,277,103	17,061	18,828	90.6
60-64	386,352	7,183	7,960	90.2
65 and over	87,118	1,604	2,396	66.9
All Ages	\$69,592,532	\$209,803	\$239,997	87.4%

TABLE 2
STANDARD MEDICALLY EXAMINED ISSUES OF 1943 TO 1957
EXPERIENCE BETWEEN 1957 AND 1958 ANNIVERSARIES
BY YEAR OF ISSUE

ALL AGES COMBINED
Expected Deaths on 1946-1949 Select Basic Table
(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
1943	15	\$ 1,745,897	\$ 13,670	\$ 16,597	82.4%
1944	14	2,018,619	16,092	17,444	92.2
1945	13	2,243,568	15,249	17,023	89.6
1946	12	3,378,655	17,349	19,842	87.4
1947	11	3,280,891	15,115	18,529	81.6
1948	10	2,995,295	14,255	14,981	95.2
1949	9	3,163,398	12,739	14,056	90.6
1950	8	3,775,262	13,494	14,956	90.2
1951	7	3,492,343	12,627	13,704	92.1
1952	6	3,944,542	11,732	14,446	81.2
1953	5	4,818,307	11,412	15,698	72.7
1954	4	5,922,637	13,594	16,175	84.0
1955	3	7,864,549	16,068	18,102	88.8
1956	2	9,051,035	13,960	15,347	91.0
1957	1	11,897,534	12,447	13,097	95.0
All Years of Issue		\$69,592,532	\$209,803	\$239,997	87.4%

The aggregate mortality ratio for the period from 1957 to 1958 anniversaries (87.4%) was .9 percentage points higher than that (86.5%) for the period from 1956 to 1957 anniversaries.

As shown in Table 1, the lowest mortality ratios were experienced at ages 20 through 29 (less than 80%) and also at ages 65 and over where, however, the low ratio of 67% may be the result of a chance fluctuation. At ages 30 through 64 the mortality ratios ranged from 87% to 91% of the 1946-49 Select Basic Table.

Table 2 shows that the mortality ratio for the first policy year was somewhat higher than the ratios for other policy year durations, but this difference was not as great as in the previous report. The mortality ratios decreased from the second to the fifth policy years but were not significantly different from the ratios for other policy year durations. In previous reports it had been noted that the mortality ratio for the first policy year was materially higher than the ratios for the later policy year durations.

Table 3 presents an analysis of the 1957-58 experience on medical issues according to major subdivisions by cause of death based on the

TABLE 3
STANDARD MEDICALLY EXAMINED ISSUES OF 1943 TO 1957
EXPERIENCE BETWEEN 1957 AND 1958 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 Influenza	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	.6%	12.7%	.2%	2.7%	6.6%	1.7%	57.9%	3.9%	13.7%
Policy Years 6-15	.4	21.3	.5	2.3	21.9	1.8	29.3	7.7	14.8
Policy Years 1-15	.5	17.7	.4	2.5	15.4	1.8	41.3	6.1	14.3
Ages 30-39 at Issue									
Policy Years 1-5	.1	16.3	.0	3.5	34.0	1.5	29.4	4.4	10.8
Policy Years 6-15	.2	21.8	.3	3.3	43.9	1.3	10.9	5.0	13.3
Policy Years 1-15	.1	20.1	.2	3.4	41.0	1.3	16.5	4.8	12.6
Ages 40-49 at Issue									
Policy Years 1-5	.1	20.3	.2	2.7	45.1	1.1	13.3	5.1	12.1
Policy Years 6-15	.1	21.6	.5	5.7	49.1	1.5	5.5	3.8	12.2
Policy Years 1-15	.1	21.2	.4	4.8	47.8	1.4	7.9	4.2	12.2
Ages 50 and over at Issue									
Policy Years 1-5	.2	23.5	.0	3.7	52.5	1.0	5.2	2.7	11.2
Policy Years 6-15	.4	24.7	.4	7.6	45.6	2.0	2.5	1.8	15.0
Policy Years 1-15	.3	24.3	.3	6.2	48.0	1.7	3.4	2.1	13.7
All Ages at Issue									
Policy Years 1-5	.2	19.4	.1	3.2	40.3	1.2	19.8	4.1	11.7
Policy Years 6-15	.2	22.4	.4	5.3	44.9	1.6	7.9	3.9	13.4
Policy Years 1-15	.2	21.4	.3	4.6	43.6	1.5	11.7	3.9	12.8

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 distribution by cause of death for the 1957-58 experience on medical issues is not markedly different from that for the 1956-57 period, except for pneumonia and influenza. The proportion of deaths from these causes was from one and a half to two times that in the 1956-57 experience, reflecting the influenza epidemic which began in October 1957 and continued through the spring of 1958. Deaths from suicide were also higher in the 1957-58 experience at ages 40 and over in the first five policy years.

Death rates based on the percentage distribution of mortality by cause of death for the two-year period between 1956 and 1958 anniversaries, together with the corresponding death rates for the two-year period between 1950 and 1952 anniversaries, are shown in Table 3*a*. In interpreting

TABLE 3*a*
STANDARD MEDICALLY EXAMINED ISSUES
COMPARISON OF DEATH RATES BY CAUSE OF DEATH
BETWEEN 1950-1952 AND 1956-1958
POLICY YEARS 1 TO 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 Nerv- ous System	Dis- eases of the Heart and Circu- latory System	Pneu- monia and Influenza	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 1956 and 1958 Anniversaries										
Ages at Issue										
10-29.....	.3	15.4	.3	2.3	13.3	1.3	37.3	5.6	.0	12.5
30-39.....	.3	37.7	.5	7.1	81.2	2.1	32.8	9.1	.0	25.0
40-49.....	.6	105.8	1.8	19.6	239.6	5.3	43.1	18.6	.0	58.2
50 and over.....	2.5	288.5	3.6	65.2	545.5	15.2	46.5	20.6	.0	136.5
All Ages.....	.5	65.5	1.0	12.9	132.8	3.6	37.5	11.2	0	37.3

these figures it should be kept in mind that they refer to durations 1-15 combined and that the proportion of the exposure in the earlier durations has increased from the 1950-52 period to the 1956-58 period. A comparison of these death rates indicates that over this interval on medical issues in the first fifteen policy years (a) the death rate from tuberculosis has decreased by about one third at issue ages 50 and over and by about four fifths at ages under 50, (b) death rates from diabetes decreased markedly at issue ages 40 and over, but did not change appreciably at the younger ages, and (c) death rates from vascular lesions of the central nervous system decreased substantially. The death rates from pneumonia and influenza during the 1956-58 period were unfavorably affected by the epidemic of influenza and allied upper respiratory infections mentioned above.

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 \$23,996,849,000 and actual claims of \$28,719,000. Expected deaths were calculated on the 1946-49 Select Basic Table, which was based on the experience under medical issues.

Nonmedical business continues to grow in importance and now accounts for about one quarter of the total experience on recent Ordinary issues. The exposure on nonmedical issues in the current study showed an increase of 25.0% over that in the study covering the period from 1956 to 1957 anniversaries, whereas the corresponding exposure on medical issues increased only 12.0%. The large increase in the first policy year exposure on nonmedical issues is believed to reflect both the introduction of the Family Policy and increases in nonmedical amount limits by some companies. For the sixteen companies contributing to this study, the proportion of nonmedical insurance increased considerably on new issues, accounting for approximately 35.8% of the standard issues of 1957 (by amounts) as compared with 30.3% of the standard issues of 1956 and 23.8% of the standard issues of 1955.

The mortality ratios for nonmedical issues are presented in Table 4 by age groups at issue for all years of issue combined. The aggregate mortality ratio on nonmedical business for the period from 1957 to 1958 anniversaries (93.4 %) was 6.4 percentage points higher than that (87.0 %) for the period from 1956 to 1957 anniversaries, but only 1.2 percentage points higher than the mortality ratio (92.2%) for the period from 1955 to 1956 anniversaries. Except at issue ages 10-14, the mortality ratios during the period from 1957 to 1958 anniversaries were higher for every

issue age group than those during the period from 1956 to 1957 anniversaries. Sharp increases in mortality ratios were recorded at issue ages 15-24 and 30-34.

The mortality ratios appearing in Table 4 understate somewhat the death rates on nonmedical business because in calculating the expected deaths no adjustment was made for the fact that the average ages of the exposures under nonmedical issues for issue age groups 35-39, 40-44,

TABLE 4
STANDARD NONMEDICAL ISSUES OF 1943 TO 1957
EXPERIENCE BETWEEN 1957 AND 1958 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	Expected Deaths* on 1946-1949 Select Basic Table	Mortality Ratio*
10-14.....	\$ 1,100,770	\$ 653	\$ 828	78.9%
15-19.....	3,635,406	3,414	3,493	97.7
20-24.....	6,212,917	5,134	5,547	92.6
25-29.....	6,065,411	5,163	6,407	80.6
30-34.....	4,251,982	5,753	5,981	96.2
35-39.....	2,123,740	5,040	5,233	96.3
40-44.....	510,286	2,607	2,420	107.7
45-49.....	77,121	696	602	115.6
50 and over.....	19,216	259	243	106.6
All Ages.....	\$23,996,849	\$28,719	\$30,754	93.4%

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

45-49, and 50 and over were younger than the average ages of the mortality rates for those age groups in the experience entering into 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 nonmedical exposures beyond these ages tended to fall off sharply. It is likely that a further understatement arises from the general practice of reducing nonmedical amount limits in steps of \$5,000 or \$10,000 beyond ages ending in 0 or 5, such as 30 and 35.

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

MORTALITY RATIOS ON NONMEDICAL ISSUES OF 1943
TO 1957—EXPERIENCE BETWEEN 1957 AND 1958
ANNIVERSARIES BY AGE AT ISSUE
POLICY YEARS 1 TO 15 COMBINED

AGES AT ISSUE	MORTALITY RATIOS	
	Unadjusted	Adjusted*
35-39	96.3%	96.7%
40-44	107.7	116.2
45-49	115.6	120.0
50 and over	106.6	109.3
Ages 35 and over	101.2%	104.0%

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

TABLE 5
STANDARD NONMEDICAL ISSUES OF 1943 TO 1957
EXPERIENCE BETWEEN 1957 AND 1958 ANNIVERSARIES
BY YEAR OF ISSUE
ALL AGES COMBINED
Expected Deaths on 1946-1949 Select Basic Table
(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
1943	15	\$ 398,438	\$ 1,158	\$ 1,430	81.0%
1944	14	440,466	1,197	1,406	85.1
1945	13	473,189	1,199	1,351	88.7
1946	12	872,672	1,714	2,028	84.5
1947	11	727,782	1,448	1,582	91.5
1948	10	632,111	1,223	1,237	98.9
1949	9	689,546	1,162	1,241	93.6
1950	8	864,672	1,305	1,427	91.5
1951	7	1,304,492	1,923	2,057	93.5
1952	6	1,497,642	1,971	2,220	88.8
1953	5	1,801,086	2,256	2,421	93.2
1954	4	1,890,536	2,018	2,220	90.9
1955	3	2,229,299	2,059	2,339	88.0
1956	2	3,543,353	2,936	3,181	92.3
1957	1	6,631,565	5,150	4,614	111.6
All Years of Issue		\$23,996,849	\$28,719	\$30,754	93.4%

* Not adjusted 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 range from 40 through 49 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.

The mortality ratios by year of issue (or by policy year) for the experience on nonmedical business during the period from 1957 to 1958 anniversaries are presented in Table 5 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 generally been 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 1957-58 experience on nonmedical

TABLE 6
STANDARD NONMEDICAL ISSUES OF 1943 TO 1957
EXPERIENCE BETWEEN 1957 AND 1958 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 Les- ions Affect- ing Central Nervous System	Dis- eases of the Heart and Circu- latory System	Pneu- monia and Infl- uenza	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	1.6	10.1	2.0	2.4	5.8	2.7	62.2	2.9	13.6
Policy Years 6-15	.3	16.6	.9	3.3	17.1	2.2	33.0	4.7	21.9
Policy Years 1-15	.2	12.8	.5	2.8	10.5	2.5	50.1	3.6	17.0
Ages 30-39 at Issue									
Policy Years 1-5	.4	16.3	.5	2.7	26.9	1.8	31.0	3.8	16.6
Policy Years 6-15	.6	19.5	.5	4.2	42.0	1.4	11.3	3.4	17.1
Policy Years 1-15	.5	18.0	.5	3.5	35.0	1.6	20.4	3.6	16.9
Ages 40-49 at Issue									
Policy Years 1-5	.8	22.1	.1	2.0	41.5	1.2	12.2	1.5	18.6
Policy Years 6-15	.3	23.0	.6	5.3	47.4	1.7	5.1	2.3	14.3
Policy Years 1-15	.4	22.7	.5	4.4	45.7	1.6	7.1	2.1	15.5
Ages 50 and over at Issue									
Policy Years 1-5	.0	27.6	.0	2.6	40.3	1.3	1.3	2.6	24.3
Policy Years 6-15	.0	18.3	2.7	5.0	51.1	3.3	3.7	.5	15.4
Policy Years 1-15	.0	21.0	1.9	4.3	47.9	2.7	3.0	1.2	18.0
All Ages at Issue									
Policy Years 1-5	.2	13.1	.3	2.5	15.6	2.3	47.9	3.1	15.0
Policy Years 6-15	.4	18.9	.7	4.0	32.7	1.8	19.2	3.7	18.6
Policy Years 1-15	.3	16.0	.5	3.2	24.1	2.1	33.6	3.4	16.8

issues according to the major subdivisions by cause of death based on the Committee's 1950 Code for Cause of Death. This table shows the percentage distribution by cause of death of the amount paid in claims.

The distribution by cause of death for the 1957-58 experience on non-medical issues is not markedly different from that for the 1956-57 period, except for the proportion of deaths from pneumonia and influenza at issue ages 10-29 which was nearly double that in the 1956-57 experience.

The death rates based on the percentage distribution of the mortality by cause of death for the two-year period between 1956 and 1958 anniversaries, together with the corresponding death rates for the two-year period between 1950 and 1952 anniversaries, are shown in Table 6a. In interpreting these figures, it should be kept in mind that they refer to durations 1-15 combined and that the proportion of the exposure in the earlier durations has increased from the 1950-52 period to the 1956-58 period. A comparison of these death rates indicates that over this interval on

TABLE 6a
STANDARD NONMEDICAL ISSUES
COMPARISON OF DEATH RATES BY CAUSE OF DEATH
BETWEEN 1950-1952 AND 1956-1958
POLICY YEARS 1 TO 15 COMBINED
DEATH RATES PER 100,000

Cause of Death	Tuber- culosis (All Forms)	Malign- ant Neo- plasms	Dia- betes Mel- litus	Vascu- lar Le- sions Affect- ing Central Nerv- ous System	Dis- eases of the Heart and Circu- latory System	Pneu- monia and Infl- uenza	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 1956 and 1958 Anniversaries										
Ages at Issue										
10-29.....	.2	11.0	.5	2.2	9.2	1.7	41.2	3.0	.0	13.7
30-39.....	.9	30.2	.8	6.7	59.0	2.6	32.0	6.6	.0	28.8
40-49.....	2.2	124.8	2.1	24.3	249.8	7.7	38.4	13.4	.0	82.2
50 and over.....	.....	232.6	15.7	57.9	593.9	66.9	32.3	13.1	.0	276.9
All Ages..	.4	19.1	.6	4.0	29.0	2.1	38.7	4.2	.0	19.7

nonmedical issues in the first fifteen policy years (*a*) the death rate from tuberculosis has decreased by almost five sixths and (*b*) death rates from cancer have increased by about 20 percent at issue ages 40-49. The death rates from pneumonia and influenza during the 1956-58 period were unfavorably affected by the epidemic of influenza and allied upper respiratory infections that began late in 1957 and continued into early 1958.

COMPARISONS OF MEDICAL AND NONMEDICAL EXPERIENCE DURING
THE FIRST FIFTEEN POLICY YEARS

While it would be desirable to compare the nonmedical experience with an experience on strictly comparable policies issued with a medical examination, data for such a comparison are not available. Table 7 presents

TABLE 7
COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE
BETWEEN 1955 AND 1958 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	77	103	86	94	89	89	82	76	84	91
20-29	83	95	83	77	74	83	83	78	80	84
30-39	87	101*	81	93*	86	96*	89	91*	86	95*
40-49	95	154*	85	108*	90	109*	87	106*	88	111*
50 and over	93	110*	85	109*	90	88*	86	122*	88	101*
All Ages	90	100*	84	88*	88	92*	87	88*	87	92*
Ratios of Nonmedical to Medical Mortality Ratios										
10-19	134%		109%		100%		93%		108%	
20-29	114		93		112		94		105	
30-39	116		115		112		102		110	
40-49	162		127		121		122		126	
50 and over	118		128		98		142		115	
All Ages	111%		105%		105%		101%		106%	

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

side by side the experience on medical and nonmedical issues as reported to the Committee for the three-year period from 1955 to 1958 anniversaries. The nonmedical mortality ratios shown in this table have been adjusted approximately so as to reflect the distribution of nonmedical exposures by age within each five year age group at issue. It should be kept in mind that the nonmedical experience at issue ages 50 and over reflects primarily business issued under special circumstances, such as salary allotment plans.

In so far as the figures in Table 7 serve to compare medical with non-medical experience, they indicate that (a) nonmedical mortality is appreciably higher than mortality on medical business and (b) the excess non-medical mortality over medical mortality increases from about 5 percent at issue ages 20-29 to 10 percent at issue ages 30-39 and to about 25 percent at issue ages 40-49. At ages 10-29 the excess nonmedical mortality appears to be confined largely to the early policy years, whereas at the higher issue ages the extra mortality continues into 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.

Additional data furnished the Committee indicate that females continue to constitute a higher proportion of nonmedical issues (7.3% for 1957 issues) than of medical issues (4.4% for 1957 issues) by amounts of insurance. However, the proportion of females was much lower on the 1957 issues than on 1956 issues, for which they constituted 12.3% of the nonmedical issues and 5.8% of the medical issues. A probable explanation of this decrease may lie in the introduction of the Family Policy, since the experience on wives insured under this form of coverage has been excluded from the experience covered in this study. 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.

To afford a better comparison of nonmedical experience with medical experience, Table 7a presents side by side the experience of 13 companies for the three-year period from 1955 to 1958 anniversaries on medical issues and the corresponding experience of 12 companies on nonmedical issues, separately for each sex. The nonmedical mortality ratios shown in this table have been adjusted to reflect the distribution of nonmedical exposures by age within each five year age group at issue. The figures in Table 7a indicate: (a) for males in the age range 20-39 at issue, which accounts for about three fourths of the total male nonmedical experience, the difference between medical and nonmedical mortality was less than 10 percent,

TABLE 7a

COMPARISON BY SEX OF MEDICAL AND NONMEDICAL EXPERIENCE*
 BETWEEN 1955 AND 1958 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	
	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 %
Mortality Ratios on 1946-49 Select Basic Table—Males										
10-19	76	124	87	114	104	109	100	95	94	112
20-29	86	106	87	82	76	82	88	78	84	89
30-39	86	94†	83	91†	89	98†	92	96†	88	95†
40-49	97	154†	86	107†	91	108†	88	108†	89	110†
50 and over	92	104†	89	126†	93	94†	88	111†	90	108†
All Ages	91	106†	86	92†	90	96†	89	94†	89	96†
Mortality Ratios on 1946-49 Select Basic Table—Females										
10-19	0	51	34	37	51	44	34	41	37	42
20-29	49	51	64	53	49	62	50	50	52	54
30-39	61	76†	46	68†	52	73†	44	56†	48	66†
40-49	47	90†	54	71†	46	46†	40	53†	45	59†
50 and over	47	0†	42	0†	47	0†	48	0†	46	38†
All Ages	48	60†	48	56†	48	60†	44	51†	46	56†
Ratios of Nonmedical to Medical Mortality Ratios—Males										
10-19	163%		131%		105%		95%		119%	
20-29	123		94		108		89		106	
30-39	109		110		110		104		108	
40-49	159		124		119		123		124	
50 and over	113		142		101		126		120	
All Ages	116%		107%		107%		106%		108%	
Ratios of Nonmedical to Medical Mortality Ratios—Females										
10-19	104%		109%		86%		121%		114%	
20-29	104		83		127		100		104	
30-39	125		148		140		127		138	
40-49	191		131		100		133		131	
50 and over	.....		.....		.....		.....		83	
All Ages	125%		117%		125%		116%		122%	

* Based on data from 13 companies.

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

but at ages 40 and over nonmedical mortality was about 20 percent higher than medical; the nonmedical experience at ages 10-19 was also about 20 percent higher but may have been affected by chance fluctuations; and (b) among females there was relatively little difference between medical and nonmedical mortality in the age range 20-29 at issue, but nonmedical mortality was higher than medical by about 40 percent at issue ages 30-39 and by about 30 percent at ages 40-49; it should be noted that the excess mortality on nonmedical issues at issue ages 30-39 was relatively much higher among female lives than among male lives.

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 \$31,675,019,000 and actual claims of \$584,095,000. Mortality ratios based on (i) the 1946-49 Ultimate Basic Table, (ii) the Commissioners 1941 Standard Ordinary Mortality Table and (iii) the Commissioners 1958 Standard Ordinary Mortality Table, are presented in Table 8 by attained age groups.

TABLE 8
STANDARD ISSUES DURING 16TH AND SUBSEQUENT POLICY YEARS
EXPERIENCE BETWEEN 1957 AND 1958 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	Mortality Ratio on 1946-1949 Ultimate Basic Table	Mortality Ratio on 1941 CSO Table	Mortality Ratio on 1958 CSO Table
25-29	\$ 281,417	\$ 318	\$ 338	94.1%	35.5%	56.1%
30-34	812,666	940	1,214	77.4	28.8	50.6
35-39	1,865,037	3,053	3,785	80.7	31.2	56.6
40-44	3,174,273	8,815	10,466	84.2	38.9	65.3
45-49	4,282,244	22,138	24,352	90.9	51.5	79.8
50-54	5,092,763	41,155	48,034	85.7	56.0	80.3
55-59	4,988,950	66,026	78,693	83.9	62.7	84.6
60-64	4,437,336	97,946	111,539	87.8	70.7	90.6
65-69	3,184,737	103,590	118,398	87.5	70.3	85.9
70-74	2,008,949	98,689	109,941	89.8	71.3	85.0
75-79	1,004,010	71,769	81,548	88.0	69.9	84.6
80-84	411,943	46,434	50,141	92.6	75.3	90.0
85-89	109,842	18,217	19,713	92.4	76.5	92.9
90-95	20,852	5,005	5,053	99.1	77.0	93.4
All Ages	\$31,675,019	\$584,095	\$663,215	88.1%	66.6%	85.3%

The aggregate mortality ratio on the 1946-49 Ultimate Basic Table for the period from 1957 to 1958 anniversaries (88.1%) remained at about the same level as in the three preceding reports.

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. The distribution by cause of death for the 1957-58 experience is not markedly different from that

TABLE 9
STANDARD ISSUES DURING 16TH AND SUBSEQUENT POLICY YEARS
EXPERIENCE BETWEEN 1957 AND 1958 ANNIVERSARIES
PERCENTAGE DISTRIBUTION BY CAUSE OF DEATH OF AMOUNT PAID IN CLAIMS

Cause of Death:	Tuber- culosis (All Forms)	Malic- nant 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	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*	9%	18.7%	1.4%	2.6%	23.0%	2.4%	24.7%	6.9%	19.4%
40-49	5	19.9	6	4.3	43.9	1.3	8.4	4.4	16.7
50-59	3	19.4	.9	6.2	51.6	1.1	3.7	3.0	13.8
60-69	3	19.7	1.1	8.6	52.4	1.8	1.9	1.1	13.1
70-79	2	16.4	1.1	13.1	50.6	2.8	1.6	.6	13.6
80 and over	2	11.6	1.6	17.6	48.6	5.3	1.5	.3	13.3
All Ages*	2%	17.7%	1.1%	10.3%	50.7%	2.4%	2.6%	1.4%	13.6%

* Excludes ages 24 and under.

for the 1956-57 period, except that at attained ages 50 and over the proportion of deaths from pneumonia and influenza was about 50 percent higher during the 1957-58 period than during the 1956-57 period.

The death rates based on the percentage distribution of the mortality by cause of death for the two-year period between 1956 and 1958 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 by about half from its level in the earlier period at attained ages 40 and over and by about three quarters at ages under 40, and (b) 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. At attained ages 80 and over there was an increase in the death rate from every cause except tuberculosis.

Twelve companies were able to submit their experience on premium-paying policies and ten companies did so on fully paid-up policies; the former constituted 81.2% of the total ultimate experience, while the latter accounted for only 16.6% of the total experience (both percentages based on exposures). This separation 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 higher on premium-paying than on fully paid-up policies, the differential in favor of fully paid-up policies ranging from 2 to 10 percentage points.

TABLE 9a
STANDARD ISSUES DURING 16TH AND SUBSEQUENT POLICY YEARS
COMPARISON OF DEATH RATES BY CAUSE OF DEATH
BETWEEN 1950-1952 AND 1956-1958
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 Influenza	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 1956 and 1958 Anniversaries										
Attained Age										
Under 40	1.5	25.6	2.0	4.2	34.0	3.4	32.9	10.0	.0	29.0
40-49	2.4	81.7	2.6	18.6	176.6	5.0	33.7	16.8	.0	63.5
50-59	3.4	212.5	9.8	66.3	546.4	9.9	36.2	31.0	.0	145.3
60-69	7.0	506.5	30.0	232.4	1363.3	38.9	53.6	34.3	.0	336.1
70-79	10.4	933.8	70.4	746.8	2962.4	136.7	97.6	35.6	.0	748.3
80 and over	14.5	1580.6	200.2	2236.9	6476.1	576.0	250.8	34.3	.0	1619.7
All Ages	4.7	328.0	21.3	191.4	941.7	36.9	49.0	27.1	.0	244.2

EXPERIENCE BY SEX DURING THE FIRST
FIFTEEN YEARS OF INSURANCE

Of the sixteen companies contributing their experience for the period from 1957 to 1958 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 of insurance. However, one company's contribution to this portion of the study was limited to the experience for the first six 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 66.7% of the medical exposures and 54.5% of the nonmedical exposures. The level of standard mortality in the thirteen companies was about the same as that of all contributing companies on both medically examined and nonmedical issues. The detailed experience for the period

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 1957 AND 1958 ANNIVERSARIES
Expected Deaths on 1946-1949 Ultimate Basic Table
(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	\$ 304	97.1%	\$ 4	30.8%
30-34	767	75.3	147	103.5
35-39	2,402	76.7	424	90.4
40-44	7,043	85.0	1,242	80.9
45-49	17,153	90.5	3,258	91.7
50-54	32,017	86.7	5,358	79.6
55-59	50,732	85.6	8,924	78.8
60-64	72,653	88.7	14,545	84.1
65-69	73,233	88.3	18,894	85.6
70-74	66,011	89.3	19,765	86.3
75-79	46,636	88.9	16,314	86.2
80-84	29,267	94.9	11,011	85.3
85-89	10,712	96.5	5,833	94.2
90-95	2,373	105.2	2,134	102.8
All Ages	\$411,303	88.8%	\$107,853	85.5%

* Based on data from 12 companies.

† Based on data from 10 companies.

from 1957 to 1958 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 fifteen years of insurance covering the experience for the three-year period from 1955 to 1958 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 three-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 25-29 age group, with an 80.4% 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 fifteen years of insurance was about half

TABLE 11
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD MEDICALLY EXAMINED ISSUES
OBSERVED BETWEEN 1955 AND 1958 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....	\$ 1,429,790	\$ 374,810	\$ 1,237	\$ 92	103.5%	28.1%	27.1%
15-19....	2,751,012	500,179	2,478	224	90.2	42.0	46.6
20-24....	7,558,527	871,834	6,498	467	92.8	48.5	52.3
25-29....	16,167,207	977,714	14,768	742	80.4	54.1	67.3
30-34....	21,396,879	1,145,781	29,463	1,277	85.7	57.2	66.7
35-39....	20,979,960	1,280,568	50,871	1,750	89.3	43.6	48.8
40-44....	16,717,995	1,381,620	64,180	3,094	88.5	48.4	54.7
45-49....	10,381,043	1,023,934	65,599	3,138	90.5	42.9	47.4
50-54....	5,398,259	604,692	50,340	2,702	91.9	44.3	48.2
55-59....	2,262,448	282,045	28,823	1,920	90.3	48.3	53.5
60-64....	685,347	100,644	11,637	920	87.5	47.4	54.2
65 and over...	153,641	23,243	3,083	229	76.1	42.9	56.4
All Ages	\$105,882,108	\$8,567,064	\$328,977	\$16,555	89.0%	46.4%	52.1%

* Based on data from 13 companies.

(52.1%) that of males. Compared with male mortality, female mortality was relatively highest at issue ages 25–34, where it was about 67% of male mortality, and was relatively lowest at issue ages 10–14, where it was less than 30% of male mortality.

The mortality ratios for males during the three-year period from 1955 to 1958 anniversaries were about the same as those for the two-year period from 1955 to 1957 anniversaries. However, the mortality ratios for females for the three-year period 1955–58 showed significant increases at issue ages 20 through 44, with a sharp increase at ages 30–34, as compared with the corresponding ratios for the two-year period 1955–57.

Table 12 reveals wide fluctuations in the mortality ratios for females by policy year and there does not appear to be any significant pattern in the ratio of female to male mortality by duration.

TABLE 12
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD MEDICALLY EXAMINED ISSUES
OBSERVED BETWEEN 1955 AND 1958 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.....	\$ 2,332,979	\$ 351,134	\$ 20,171	\$ 1,259	87.4%	42.5%	48.6%
14.....	2,380,336	369,925	20,213	1,165	90.1	42.2	46.8
13.....	2,782,907	391,366	21,348	1,334	89.8	50.1	55.8
12.....	3,669,022	435,688	23,990	1,071	90.6	39.8	43.9
11.....	4,377,695	449,129	24,012	1,127	87.3	44.3	50.7
10.....	4,649,645	445,195	23,675	1,078	93.5	46.4	49.6
9.....	4,616,000	435,259	20,459	1,053	90.1	49.3	54.7
8.....	4,796,931	420,132	18,785	898	89.8	45.4	50.6
7.....	5,226,652	444,871	18,160	1,101	89.2	56.7	63.6
6.....	6,496,532	512,701	20,920	910	87.2	42.0	48.2
5.....	8,036,326	611,487	21,904	829	80.9	34.2	42.3
4.....	9,615,403	716,662	23,945	1,284	87.7	52.0	59.3
3.....	12,277,044	874,643	26,374	1,526	90.3	57.5	63.7
2.....	15,634,623	1,011,750	23,502	999	86.0	43.8	50.9
1.....	18,990,013	1,097,122	21,519	921	96.8	54.2	56.0
All Years	\$105,882,108	\$8,567,064	\$328,977	\$16,555	89.0%	46.4%	52.1%

* Based on data from 13 companies.

Nonmedical Issues

The mortality ratios by sex on nonmedical issues during the first fifteen years of insurance are presented in Table 13 for the three-year period from 1955 to 1958 anniversaries by age groups at issue. The corresponding experience by policy year for the three-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 average 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 average ages of the exposures on these age groups in the medical experience entering into the 1946-49 Select Basic Table.

In relation to the 1946-49 Select Basic Table, male nonmedical mortality during the three-year period was highest at issue ages under 25 and at ages 40 and over; it was lowest (79.7%) in the age group 25-29 at issue. Female nonmedical mortality, in relation to the 1946-49 Select

TABLE 13
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD NONMEDICAL ISSUES
OBSERVED BETWEEN 1955 AND 1958 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.....	\$ 991,019	\$ 394,082	\$ 751	\$ 111	104.2%	38.0%	36.5%
15-19.....	2,920,184	1,077,015	3,167	465	114.4	43.5	38.0
20-24.....	5,782,058	1,625,858	5,075	839	100.0	52.2	52.2
25-29.....	6,302,467	939,078	5,287	648	79.7	56.3	70.6
30-34.....	4,771,219	712,030	6,497	751	93.4	62.6	67.0
35-39.....	2,471,630	535,397	6,439	999	95.7	68.4	71.5
40-44.....	688,931	147,743	3,504	367	103.3	55.9	54.1
45-49.....	106,524	20,495	876	66	102.3	47.5	46.4
50 and over....	24,869	4,208	299	15	104.2	35.7	34.3
All Ages	\$24,058,901	\$5,455,906	\$ 31,895	\$4,261	95.4%	56.0%	58.7%

* Based on data from 12 companies.

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

Basic Table, was highest at issue ages 30-39. In the aggregate, female mortality on nonmedical issues in the first fifteen years of insurance was about 59% of male mortality. Compared with male mortality, female mortality was relatively highest at issue ages 25-39 and relatively lowest at issue ages 10-19.

Compared with the two-year experience from 1955 to 1957 anniversaries, the male mortality ratios for the three-year period from 1955 to 1958 were significantly higher at issue ages 15-24. The female non-medical experience during the 1955-58 period showed little change from that for 1955-57.

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

TABLE 14
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD NONMEDICAL ISSUES
OBSERVED BETWEEN 1955 AND 1958 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.....	\$ 292,534	\$ 122,892	\$ 1,154	\$ 180	89.1%	47.1%	52.9%
14.....	322,652	164,744	1,174	214	90.8	48.7	53.6
13.....	401,278	201,981	1,350	271	93.4	55.6	59.5
12.....	592,132	221,853	1,711	246	95.5	49.7	52.0
11.....	741,025	226,626	1,819	240	93.5	51.8	55.4
10.....	838,681	223,281	1,842	234	98.1	56.5	57.6
9.....	775,303	211,452	1,481	225	93.4	61.6	66.0
8.....	821,084	214,492	1,380	206	90.6	58.9	65.0
7.....	943,123	237,468	1,499	239	95.9	67.1	70.0
6.....	1,609,590	377,714	2,369	313	94.6	57.1	60.4
5.....	2,374,057	537,095	3,228	400	95.3	54.6	57.3
4.....	2,585,317	582,153	2,799	377	86.7	53.3	61.5
3.....	2,842,299	644,124	2,851	409	90.9	58.8	64.7
2.....	3,327,689	690,042	2,835	352	95.2	56.8	59.7
1.....	5,592,137	799,989	4,403	355	114.0	63.4	55.6
All Years	\$24,058,901	\$5,455,906	\$31,895	\$4,261	95.4%	56.0%	58.7%

* Based on data from 12 companies.

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

Medical and Nonmedical Issues Combined

Of interest also is the experience on medical and nonmedical business combined, considered separately for the two sexes. This is shown in Table 15 for the three-year period from 1955 to 1958 anniversaries by age groups at issue. In relation to the 1946-49 Select Basic Table, male mortality was highest at ages 10-24 and lowest at ages 25-29. Female mortality, on the other hand, was highest in the age range 25-34 and lowest at ages 10-14. In the aggregate, female mortality was slightly more than half (53.7%) that of males.

TABLE 15

COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD COMBINED MEDICAL AND NONMEDICAL ISSUES
OBSERVED BETWEEN 1955 AND 1958 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...	\$ 2,420,809	\$ 768,892	\$ 1,988	\$ 203	103.8%	32.8%	31.6%
15-19...	5,671,196	1,577,194	5,645	689	102.3	43.0	42.0
20-24...	13,340,585	2,497,692	11,573	1,306	95.9	50.8	53.0
25-29...	22,469,674	1,916,792	20,055	1,390	80.2	55.1	68.7
30-34...	26,168,098	1,857,811	35,960	2,028	87.0	59.1	67.9
35-39...	23,451,590	1,815,965	57,310	2,749	90.0	50.3	55.9
40-44...	17,406,926	1,529,363	67,684	3,461	89.2	49.1	55.0
45-49...	10,487,567	1,044,429	66,475	3,204	90.6	43.0	47.5
50 and over..	8,524,564	1,014,832	94,182	5,786	90.3	46.0	50.9
All Ages	\$129,941,009	\$14,022,970	\$360,872	\$20,816	89.5%	48.1%	53.7%

* Based on data from 13 companies.

ROSEMORE MUTUAL LIFE
LIBRARY

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	21.1%	27.7%	24.5%	16.6%	.8%	35.1%	5.1%
Prudential	18.9	38.3	12.9				
New York Life	11.6	8.7	12.7	16.0	1.4	12.2	3.8
Equitable, N. Y.	9.2	6.6	8.8	12.9	.9	10.1	1.9
Northwestern Mutual	7.7		7.5	10.6	1.0		
John Hancock	4.5	5.9	4.4	6.2	.5	8.0	2.8
Massachusetts Mutual	3.8	1.9	3.7	5.3	.4	3.0	.4
Mutual Life, N. Y.	3.5	2.3	6.1	4.9	.3	3.3	.9
Mutual Benefit	3.4	.9	3.0				
Penn Mutual	3.2	1.2	3.5	4.4	.4	1.8	.3
Travelers	3.2	.8	3.7	4.4	.3	1.3	.1
Connecticut Mutual	2.8	2.0	1.9	3.9	.3	3.2	.5
Aetna	2.5	.7	2.5	3.5	.3	.9	.3
Connecticut General	1.8	.2	1.0	2.5	.2	.3	.1
Provident Mutual	1.4	.3	1.7				
Sun Life, Canada	1.4	2.5	2.1	1.9	.1	4.1	.5
Total	100.0%	100.0%	100.0%	93.1%	6.9%	83.3%	16.7%

TABLE B
STANDARD MEDICALLY EXAMINED ISSUES OF 1943 TO 1957
EXPERIENCE BETWEEN 1957 AND 1958 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
1943..... (15)	10-14	\$ 56,099	\$ 54	\$ 65	83%
	15-19	100,952	113	141	80
	20-24	150,701	192	282	68
	25-29	255,300	715	753	95
	30-34	317,703	1,529	1,604	95
	35-39	322,762	2,420	2,650	91
	40-44	261,808	2,489	3,472	72
	45-49	167,670	3,092	3,550	87
	50-54	77,334	1,672	2,336	72
	55-59	27,725	988	1,209	82
	60-64	6,829	357	435	82
	65 and over	1,014	49	100	49
		All Ages	\$1,745,897	\$13,670	\$16,597	82%
1944..... (14)	10-14	\$ 67,738	\$ 68	\$ 77	88%
	15-19	107,812	107	138	78
	20-24	138,441	133	224	59
	25-29	241,805	684	619	111
	30-34	365,853	1,461	1,570	93
	35-39	403,282	2,549	2,807	91
	40-44	347,803	3,750	3,913	96
	45-49	207,711	3,044	3,782	80
	50-54	97,369	2,475	2,568	96
	55-59	32,304	1,354	1,244	109
	60-64	7,228	367	395	93
	65 and over	1,273	100	107	93
		All Ages	\$2,018,619	\$16,092	\$17,444	92%
1945..... (13)	10-14	\$ 68,996	\$ 120	\$ 78	154%
	15-19	107,828	127	130	98
	20-24	150,536	152	212	72
	25-29	265,533	457	589	78
	30-34	427,844	1,847	1,609	115
	35-39	471,721	2,396	2,906	82
	40-44	376,216	3,298	3,706	89
	45-49	221,765	3,218	3,566	90
	50-54	108,433	2,110	2,520	84
	55-59	34,426	1,002	1,175	85
	60-64	8,697	467	419	111
	65 and over	1,573	55	113	49
		All Ages	\$2,243,568	\$15,249	\$17,023	90%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1946..... (12)	10-14	\$ 73,280	\$ 52	\$ 82	63%
	15-19	125,665	103	146	71
	20-24	375,064	385	488	79
	25-29	581,326	1,054	1,139	93
	30-34	679,832	1,989	2,264	88
	35-39	642,207	2,901	3,596	81
	40-44	467,657	3,779	4,083	93
	45-49	257,275	3,089	3,749	82
	50-54	125,669	2,229	2,566	87
	55-59	38,813	1,364	1,176	116
60-64	10,135	311	442	70	
65 and over	1,732	93	111	84	
	All Ages	\$3,378,655	\$17,349	\$19,842	87%
1947..... (11)	10-14	\$ 66,813	\$ 89	\$ 73	122%
	15-19	140,754	101	158	64
	20-24	304,511	321	362	89
	25-29	492,182	546	876	62
	30-34	655,502	1,613	1,934	83
	35-39	643,519	2,863	3,230	89
	40-44	494,602	3,714	3,853	96
	45-49	278,000	2,611	3,606	72
	50-54	145,014	1,845	2,622	70
	55-59	46,824	991	1,248	79
60-64	11,149	258	449	57	
65 and over	2,021	163	118	138	
	All Ages	\$3,280,891	\$15,115	\$18,529	82%
1948..... (10)	10-14	\$ 50,181	\$ 73	\$ 54	135%
	15-19	112,877	139	123	113
	20-24	279,053	292	310	94
	25-29	475,903	576	752	77
	30-34	604,402	1,638	1,529	107
	35-39	567,003	2,505	2,478	101
	40-44	451,458	2,689	3,056	88
	45-49	257,676	2,929	2,873	102
	50-54	132,713	2,025	2,080	97
	55-59	48,196	966	1,111	87
60-64	13,467	315	490	64	
65 and over	2,366	108	125	86	
	All Ages	\$2,995,295	\$14,255	\$14,981	95%
1949..... (9)	10-14	\$ 47,751	\$ 47	\$ 49	96%
	15-19	111,403	87	120	73
	20-24	306,195	228	325	70
	25-29	527,206	578	764	76
	30-34	628,045	1,422	1,419	100
	35-39	606,141	2,125	2,370	90
	40-44	466,538	2,315	2,813	82
	45-49	264,489	2,324	2,592	90
	50-54	135,402	1,779	1,915	93
	55-59	53,584	1,089	1,105	99
60-64	13,993	627	459	137	
65 and over	2,651	118	125	94	
	All Ages	\$3,163,398	\$12,739	\$14,056	91%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1950..... (8)	10-14	\$ 49,836	\$ 44	\$ 48	92%
	15-19	134,932	125	144	87
	20-24	360,622	234	371	63
	25-29	654,637	596	884	67
	30-34	780,701	1,379	1,608	86
	35-39	714,161	2,659	2,514	106
	40-44	526,877	2,733	2,850	96
	45-49	311,313	2,108	2,715	78
	50-54	159,413	1,959	2,052	95
	55-59	64,412	1,082	1,203	90
	60-64	15,711	510	455	112
	65 and over	2,647	65	112	58
	All Ages	\$3,775,262	\$13,494	\$14,956	90%
	1951..... (7)	10-14	\$ 43,519	\$ 8	\$ 38	21%
15-19		95,939	100	103	97
20-24		228,737	113	224	50
25-29		526,239	340	647	53
30-34		698,992	1,086	1,265	86
35-39		700,360	1,632	2,101	78
40-44		563,624	2,590	2,688	96
45-49		350,699	2,680	2,606	103
50-54		179,078	2,020	2,036	99
55-59		79,039	1,104	1,298	85
60-64		20,985	802	514	156
65 and over		5,132	152	184	83
All Ages		\$3,492,343	\$12,627	\$13,704	92%
1952..... (6)		10-14	\$ 44,482	\$ 4	\$ 36	11%
	15-19	90,639	89	96	93
	20-24	230,408	206	226	91
	25-29	601,151	482	703	69
	30-34	809,832	964	1,344	72
	35-39	808,730	1,863	2,224	84
	40-44	640,175	2,155	2,862	75
	45-49	402,427	2,261	2,716	83
	50-54	191,999	1,888	2,041	93
	55-59	91,557	1,261	1,412	89
	60-64	27,784	452	618	73
	65 and over	5,358	107	168	64
	All Ages	\$3,944,542	\$11,732	\$14,446	81%
	1953..... (5)	10-14	\$ 46,933	\$ 30	\$ 35	86%
15-19		108,041	83	115	72
20-24		274,684	231	269	86
25-29		754,532	647	845	77
30-34		1,004,158	1,140	1,496	76
35-39		990,125	1,969	2,406	82
40-44		765,912	1,964	3,033	65
45-49		485,387	2,374	2,888	82
50-54		242,016	1,758	2,280	77
55-59		106,210	835	1,478	56
60-64		33,771	342	673	51
65 and over		6,538	39	180	22
All Ages		\$4,818,307	\$11,412	\$15,698	73%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1954 (4)	10-14	\$ 65,809	\$ 26	\$ 43	60%
	15-19	134,186	164	136	121
	20-24	380,957	257	358	72
	25-29	942,622	763	980	78
	30-34	1,273,479	1,218	1,643	74
	35-39	1,174,520	1,832	2,431	75
	40-44	913,863	2,545	3,007	85
	45-49	562,630	2,602	2,836	92
	50-54	291,202	1,890	2,254	84
	55-59	130,007	1,460	1,511	97
	60-64	41,978	673	710	95
	65 and over	11,384	164	266	62
	All Ages	\$5,922,637	\$13,594	\$16,175	84%
1955 (3)	10-14	\$ 81,201	\$ 22	\$ 48	46%
	15-19	172,452	146	166	88
	20-24	588,139	408	523	78
	25-29	1,278,131	862	1,240	70
	30-34	1,684,369	1,583	1,920	82
	35-39	1,537,388	2,323	2,737	85
	40-44	1,180,284	3,105	3,234	96
	45-49	720,425	2,738	3,076	89
	50-54	375,741	2,247	2,363	95
	55-59	171,024	1,844	1,628	113
	60-64	61,272	640	878	73
	65 and over	14,120	150	289	52
	All Ages	\$7,864,549	\$16,068	\$18,102	89%
1956 (2)	10-14	\$ 87,981	\$ 5	\$ 44	11%
	15-19	196,955	132	165	80
	20-24	777,031	512	598	86
	25-29	1,480,876	895	1,214	74
	30-34	1,901,550	1,478	1,730	85
	35-39	1,780,697	1,950	2,475	79
	40-44	1,362,202	3,000	2,711	111
	45-49	806,221	2,338	2,548	92
	50-54	408,931	1,826	1,820	100
	55-59	176,789	977	1,209	81
	60-64	58,224	729	614	119
	65 and over	13,578	118	219	54
	All Ages	\$9,051,035	\$13,960	\$15,347	91%
1957 (1)	10-14	\$ 76,639	\$ 14	\$ 31	45%
	15-19	262,626	142	184	77
	20-24	1,306,895	792	849	93
	25-29	2,127,094	1,066	1,404	76
	30-34	2,638,682	1,195	1,768	68
	35-39	2,311,850	2,009	2,242	90
	40-44	1,637,368	2,443	2,145	114
	45-49	864,224	1,795	1,849	97
	50-54	425,103	1,791	1,216	147
	55-59	176,193	744	821	91
	60-64	55,129	333	409	81
	65 and over	15,731	123	179	69
	All Ages	\$11,897,534	\$12,447	\$13,097	95%

TABLE C
 STANDARD NONMEDICAL ISSUES OF 1943 TO 1957
 EXPERIENCE BETWEEN 1957 AND 1958 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
1943..... (15)	10-14	\$ 31,344	\$ 34	\$ 36	94%
	15-19	90,361	93	127	73
	20-24	84,787	113	159	71
	25-29	71,834	162	212	76
	30-34	61,871	287	312	92
	35-39	41,273	264	339	78
	40-44	14,770	172	196	88
	45-49	2,039	32	43	74
	50 and over	159	1	6	17
	All Ages	\$ 398,438	\$1,158	\$1,430	81%
1944..... (14)	10-14	\$ 42,781	\$ 30	\$ 49	61%
	15-19	105,304	92	135	68
	20-24	84,171	99	136	73
	25-29	68,833	150	176	85
	30-34	65,333	256	280	91
	35-39	52,092	337	363	93
	40-44	19,511	196	220	89
	45-49	2,184	26	40	65
	50 and over	257	11	7	157
	All Ages	\$ 440,466	\$1,197	\$1,406	85%
1945..... (13)	10-14	\$ 46,898	\$ 42	\$ 53	79%
	15-19	104,248	85	126	67
	20-24	89,195	78	126	62
	25-29	82,245	163	183	89
	30-34	70,981	232	267	87
	35-39	56,329	312	347	90
	40-44	20,774	211	205	103
	45-49	2,246	69	36	192
	50 and over	273	7	8	88
	All Ages	\$ 473,189	\$1,199	\$1,351	89%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1946..... (12)	10-14	\$ 40,373	\$ 35	\$ 45	78%
	15-19	103,804	107	120	89
	20-24	275,162	267	358	75
	25-29	236,996	354	465	76
	30-34	121,381	325	404	80
	35-39	69,651	372	390	95
	40-44	21,967	198	192	103
	45-49	2,756	44	40	110
	50 and over	582	12	14	86
	All Ages	\$ 872,672	\$1,714	\$2,028	85%
1947..... (11)	10-14	\$ 42,643	\$ 32	\$ 47	68%
	15-19	132,815	90	149	60
	20-24	204,335	204	243	84
	25-29	156,914	273	279	98
	30-34	97,681	242	288	84
	35-39	65,022	280	326	86
	40-44	24,029	237	187	127
	45-49	3,408	55	44	125
	50 and over	935	35	19	184
	All Ages	\$ 727,782	\$1,448	\$1,582	92%
1948..... (10)	10-14	\$ 39,104	\$ 49	\$ 42	117%
	15-19	117,274	111	128	87
	20-24	181,357	199	201	99
	25-29	133,947	220	212	104
	30-34	80,180	208	203	102
	35-39	52,849	202	231	87
	40-44	22,068	152	149	102
	45-49	3,929	52	44	118
	50 and over	1,403	30	27	111
	All Ages	\$ 632,111	\$1,223	\$1,237	99%
1949..... (9)	10-14	\$ 42,983	\$ 47	\$ 44	107%
	15-19	122,224	92	132	70
	20-24	194,346	213	206	103
	25-29	149,349	209	217	96
	30-34	92,675	164	209	78
	35-39	59,247	233	232	100
	40-44	23,806	161	144	112
	45-49	3,722	23	36	64
	50 and over	1,194	20	21	95
	All Ages	\$ 689,546	\$1,162	\$1,241	94%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1950..... (8)	10-14	\$ 50,550	\$ 44	\$ 49	90%
	15-19	156,557	151	168	90
	20-24	236,718	207	244	85
	25-29	193,805	202	262	77
	30-34	124,170	257	256	100
	35-39	69,738	220	245	90
	40-44	28,101	170	152	112
	45-49	3,857	46	34	135
	50 and over	1,176	8	17	47
	All Ages	\$ 864,672	\$1,305	\$1,427	91%
1951..... (7)	10-14	\$ 63,437	\$ 72	\$ 56	129%
	15-19	203,641	201	218	92
	20-24	304,116	232	298	78
	25-29	326,929	301	402	75
	30-34	232,869	367	421	87
	35-39	119,257	436	358	122
	40-44	41,656	179	199	90
	45-49	10,519	103	78	132
	50 and over	2,068	32	27	119
	All Ages	\$1,304,492	\$1,923	\$2,057	93%
1952..... (6)	10-14	\$ 72,253	\$ 50	\$ 59	85%
	15-19	227,273	214	241	89
	20-24	331,914	287	325	88
	25-29	397,013	339	465	73
	30-34	277,217	447	460	97
	35-39	134,708	343	370	93
	40-44	44,045	190	197	96
	45-49	10,415	75	70	107
	50 and over	2,804	26	33	79
	All Ages	\$1,497,642	\$1,971	\$2,220	89%
1953..... (5)	10-14	\$ 90,268	\$ 42	\$ 68	62%
	15-19	299,856	305	318	96
	20-24	389,237	291	381	76
	25-29	479,337	471	537	88
	30-34	339,052	500	505	99
	35-39	149,755	319	364	88
	40-44	40,751	195	161	121
	45-49	10,358	91	62	147
	50 and over	2,472	42	25	168
	All Ages	\$1,801,086	\$2,256	\$2,421	93%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1954..... (4)	10-14	\$ 99,603	\$ 41	\$ 65	63%
	15-19	298,033	378	301	126
	20-24	449,096	326	422	77
	25-29	499,259	409	519	79
	30-34	356,126	397	459	86
	35-39	150,338	311	311	100
	40-44	32,005	114	105	109
	45-49	4,564	22	23	96
	50 and over	1,512	20	15	133
	All Ages	\$1,890,536	\$2,018	\$2,220	91%
1955..... (3)	10-14	\$ 131,484	\$ 38	\$ 78	49%
	15-19	374,884	362	360	101
	20-24	583,287	489	519	94
	25-29	551,159	301	535	56
	30-34	387,134	485	441	110
	35-39	165,747	279	295	95
	40-44	29,625	91	81	112
	45-49	4,483	12	19	63
	50 and over	1,496	2	11	18
	All Ages	\$2,229,299	\$2,059	\$2,339	88%
1956..... (2)	10-14	\$ 140,669	\$ 47	\$ 70	67%
	15-19	438,583	357	368	97
	20-24	883,361	661	680	97
	25-29	934,256	560	766	73
	30-34	720,741	549	656	84
	35-39	361,954	558	503	111
	40-44	56,601	171	113	151
	45-49	5,830	31	18	172
	50 and over	1,358	2	7	29
	All Ages	\$3,543,353	\$2,936	\$3,181	92%
1957..... (1)	10-14	\$ 166,380	\$ 50	\$ 67	75%
	15-19	860,549	776	602	129
	20-24	1,921,835	1,468	1,249	118
	25-29	1,783,535	1,049	1,177	89
	30-34	1,224,571	1,037	820	126
	35-39	575,780	574	559	103
	40-44	90,577	170	119	143
	45-49	6,811	15	15	100
	50 and over	1,527	11	6	183
	All Ages	\$6,631,565	\$5,150	\$4,614	112%

TABLE D
STANDARD MEDICALLY EXAMINED ISSUES OF 1943 TO 1957
MALE LIVES
EXPERIENCE BETWEEN 1957 AND 1958 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
1943..... (15)	10-14	\$ 24,364	\$ 28	\$ 28	100%
	15-19	30,493	68	43	158
	20-24	45,197	41	85	48
	25-29	95,671	267	282	95
	30-34	137,547	873	695	126
	35-39	161,884	1,244	1,329	94
	40-44	144,557	1,188	1,917	62
	45-49	97,927	2,034	2,073	98
	50-54	45,935	1,097	1,388	79
	55-59	16,341	581	712	82
	60-64	4,088	225	261	86
65 and over	586	38	58	66	
	All Ages	\$ 804,590	\$ 7,684	\$ 8,871	87%
1944..... (14)	10-14	\$ 31,197	\$ 30	\$ 36	83%
	15-19	37,231	20	48	42
	20-24	43,612	76	71	107
	25-29	98,257	313	252	124
	30-34	165,833	748	711	105
	35-39	202,747	1,346	1,411	95
	40-44	189,381	2,120	2,131	99
	45-49	119,500	1,660	2,176	76
	50-54	56,601	1,628	1,493	109
	55-59	18,356	832	707	118
	60-64	4,159	228	227	100
65 and over	780	62	65	95	
	All Ages	\$ 967,654	\$ 9,063	\$ 9,328	97%
1945..... (13)	10-14	\$ 33,078	\$ 90	\$ 37	243%
	15-19	39,249	76	47	162
	20-24	50,798	53	72	74
	25-29	111,320	217	247	88
	30-34	192,103	893	722	124
	35-39	235,211	1,041	1,449	72
	40-44	202,800	1,432	1,998	72
	45-49	126,639	1,966	2,036	97
	50-54	64,338	1,201	1,495	80
	55-59	20,406	571	696	82
	60-64	5,038	235	243	97
65 and over	973	41	70	59	
	All Ages	\$ 1,081,953	\$ 7,816	\$ 9,112	86%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1946..... (12)	10-14	\$ 39,974	\$ 38	\$ 45	84%
	15-19	50,762	31	59	53
	20-24	119,995	82	156	53
	25-29	238,995	428	468	91
	30-34	336,048	1,059	1,119	95
	35-39	357,017	1,678	1,999	84
	40-44	281,335	2,378	2,456	97
	45-49	160,852	1,974	2,344	84
	50-54	78,885	1,439	1,611	89
	55-59	24,911	939	755	124
	60-64	5,769	167	252	66
	65 and over	1,050	56	67	84
	All Ages	\$1,695,593	\$10,269	\$11,331	91%
1947..... (11)	10-14	\$ 34,991	\$ 68	\$ 38	179%
	15-19	56,508	65	63	103
	20-24	102,978	140	123	114
	25-29	222,494	228	396	58
	30-34	333,316	770	983	78
	35-39	350,195	1,457	1,758	83
	40-44	286,200	2,139	2,230	96
	45-49	166,021	1,638	2,153	76
	50-54	91,114	980	1,647	60
	55-59	28,977	624	772	81
	60-64	6,388	138	257	54
	65 and over	1,236	58	72	81
	All Ages	\$1,680,418	\$ 8,305	\$10,492	79%
1948..... (10)	10-14	\$ 30,577	\$ 60	\$ 33	182%
	15-19	45,317	82	49	167
	20-24	102,390	126	114	111
	25-29	210,648	219	333	66
	30-34	292,688	959	741	129
	35-39	290,510	1,195	1,270	94
	40-44	251,192	1,386	1,701	81
	45-49	148,764	1,924	1,659	116
	50-54	80,651	1,166	1,264	92
	55-59	28,526	611	658	93
	60-64	7,613	148	277	53
	65 and over	1,432	56	76	74
	All Ages	\$1,490,308	\$ 7,932	\$ 8,175	97%
1949..... (9)	10-14	\$ 28,353	\$ 33	\$ 29	114%
	15-19	44,470	30	48	63
	20-24	116,636	54	124	44
	25-29	241,738	233	351	66
	30-34	304,084	827	687	120
	35-39	307,373	1,130	1,202	94
	40-44	252,910	1,262	1,525	83
	45-49	150,626	1,346	1,476	91
	50-54	79,519	1,022	1,124	91
	55-59	32,418	840	669	126
	60-64	7,600	428	249	172
	65 and over	1,349	51	64	80
	All Ages	\$1,567,076	\$ 7,256	\$ 7,548	96%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1950..... (8)	10-14	\$ 30,880	\$ 40	\$ 30	133%
	15-19	61,624	67	66	102
	20-24	154,605	132	159	83
	25-29	319,059	259	431	60
	30-34	395,011	649	814	80
	35-39	366,264	1,210	1,289	94
	40-44	283,764	1,461	1,535	95
	45-49	179,014	1,340	1,561	86
	50-54	93,718	1,120	1,206	93
	55-59	38,902	643	727	88
	60-64	8,694	248	252	98
65 and over	1,258	26	53	49	
	All Ages	\$1,932,793	\$ 7,195	\$ 8,123	89%
1951..... (7)	10-14	\$ 27,715	\$ 2	\$ 24	8%
	15-19	50,487	41	54	76
	20-24	110,498	48	108	44
	25-29	271,891	200	334	60
	30-34	369,729	593	669	89
	35-39	367,941	795	1,104	72
	40-44	312,491	1,392	1,491	93
	45-49	202,228	1,460	1,503	97
	50-54	107,408	1,174	1,221	96
	55-59	47,779	604	785	77
	60-64	11,788	590	289	204
65 and over	3,184	71	114	62	
	All Ages	\$1,883,139	\$ 6,970	\$ 7,696	91%
1952..... (6)	10-14	\$ 28,190	\$ 4	\$ 23	17%
	15-19	65,907	75	70	107
	20-24	156,951	158	154	103
	25-29	432,264	405	506	80
	30-34	577,942	743	959	77
	35-39	583,171	1,376	1,604	86
	40-44	472,543	1,724	2,112	82
	45-49	295,095	1,733	1,992	87
	50-54	142,015	1,543	1,510	102
	55-59	68,393	861	1,055	82
	60-64	21,694	405	483	84
65 and over	4,411	102	139	73	
	All Ages	\$2,848,576	\$ 9,129	\$10,607	86%
1953..... (5)	10-14	\$ 28,798	\$ 28	\$ 22	127%
	15-19	75,468	59	80	74
	20-24	174,532	173	171	101
	25-29	507,104	463	568	82
	30-34	678,504	809	1,011	80
	35-39	682,754	1,466	1,659	88
	40-44	540,537	1,333	2,141	62
	45-49	340,993	1,804	2,029	89
	50-54	173,661	1,407	1,636	86
	55-59	76,252	613	1,061	58
	60-64	25,988	302	518	58
65 and over	4,401	14	121	12	
	All Ages	\$3,308,992	\$ 8,471	\$11,017	77%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1954..... (4)	10-14	\$ 46,690	\$ 26	\$ 30	87%
	15-19	99,421	118	100	118
	20-24	261,342	153	246	62
	25-29	652,399	488	678	72
	30-34	883,001	916	1,139	80
	35-39	824,646	1,374	1,707	80
	40-44	650,578	1,882	2,140	88
	45-49	408,625	1,894	2,059	92
	50-54	209,682	1,407	1,623	87
	55-59	95,764	1,204	1,113	108
	60-64	29,940	548	506	108
	65 and over	8,761	141	204	69
	All Ages	\$4,170,849	\$10,151	\$11,545	88%
1955..... (3)	10-14	\$ 54,979	\$ 15	\$ 32	47%
	15-19	125,001	92	120	77
	20-24	412,134	326	367	89
	25-29	924,343	548	897	61
	30-34	1,200,050	1,036	1,368	76
	35-39	1,110,468	1,780	1,977	90
	40-44	861,145	2,444	2,360	104
	45-49	523,052	2,042	2,233	91
	50-54	276,687	1,856	1,740	107
	55-59	125,291	1,447	1,193	121
	60-64	47,133	433	675	64
	65 and over	10,433	78	214	36
	All Ages	\$5,670,716	\$12,097	\$13,176	92%
1956..... (2)	10-14	\$ 64,406	\$ 4	\$ 32	13%
	15-19	148,885	114	125	91
	20-24	573,422	442	442	100
	25-29	1,095,931	716	899	80
	30-34	1,379,776	1,064	1,256	85
	35-39	1,293,718	1,352	1,798	75
	40-44	955,632	2,173	1,902	114
	45-49	577,448	1,809	1,825	99
	50-54	297,276	1,419	1,323	107
	55-59	129,492	672	886	76
	60-64	43,177	524	455	115
	65 and over	9,836	94	159	59
	All Ages	\$6,568,999	\$10,383	\$11,102	94%
1957..... (1)	10-14	\$ 54,384	\$ 14	\$ 22	64%
	15-19	196,486	95	138	69
	20-24	860,376	471	559	84
	25-29	1,334,396	667	881	76
	30-34	1,582,883	722	1,061	68
	35-39	1,444,942	1,349	1,402	96
	40-44	1,037,473	1,371	1,359	101
	45-49	593,823	1,251	1,271	98
	50-54	295,965	1,349	846	159
	55-59	126,759	532	591	90
	60-64	38,046	260	282	92
	65 and over	11,426	94	130	72
	All Ages	\$7,576,959	\$ 8,175	\$ 8,542	96%

TABLE D—Continued

STANDARD MEDICALLY EXAMINED ISSUES OF 1943 TO 1957

FEMALE LIVES

EXPERIENCE BETWEEN 1957 AND 1958 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
1943..... (15)	10-14	\$ 8,054	\$ 4	\$ 9	44%
	15-19	11,354	3	16	19
	20-24	17,666	16	33	48
	25-29	15,737	31	46	67
	30-34	15,603	26	79	33
	35-39	16,342	58	134	43
	40-44	15,098	76	200	38
	45-49	10,012	123	212	58
	50-54	5,093	22	154	14
	55-59	2,332	74	102	73
	60-64	689	32	44	73
65 and over	29	0	3	0	
	All Ages	\$ 118,009	\$ 465	\$1,032	45%
1944..... (14)	10-14	\$ 8,986	\$ 2	\$ 10	20%
	15-19	11,310	16	14	114
	20-24	18,988	4	31	13
	25-29	17,125	24	44	55
	30-34	17,285	43	74	58
	35-39	18,525	35	129	27
	40-44	18,746	43	211	20
	45-49	12,397	94	226	42
	50-54	6,143	21	162	13
	55-59	2,578	82	99	83
	60-64	352	7	19	37
65 and over	31	1	3	33	
	All Ages	\$ 132,466	\$ 372	\$1,022	36%
1945..... (13)	10-14	\$ 9,542	\$ 0	\$ 11	0%
	15-19	11,752	6	14	43
	20-24	17,815	18	25	72
	25-29	17,239	17	38	45
	30-34	18,751	137	71	193
	35-39	21,385	56	132	42
	40-44	18,653	48	184	26
	45-49	11,997	47	193	24
	50-54	6,363	94	148	64
	55-59	2,174	117	74	158
	60-64	660	8	32	25
65 and over	37	0	3	0	
	All Ages	\$ 136,368	\$ 548	\$ 925	59%

TABLE D—FEMALE LIVES—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1946..... (12)	10-14	\$ 10,108	\$ 4	\$ 11	36%
	15-19	15,118	7	18	39
	20-24	20,937	24	27	89
	25-29	22,777	21	45	47
	30-34	23,199	80	77	104
	35-39	26,242	50	147	34
	40-44	22,930	50	200	25
	45-49	15,233	64	222	29
	50-54	7,938	77	162	48
	55-59	2,593	12	79	15
	60-64	884	2	39	5
65 and over	59	2	4	50	
	All Ages	\$ 168,018	\$ 393	\$1,031	38%
1947..... (11)	10-14	\$ 9,955	\$ 2	\$ 11	18%
	15-19	12,080	4	14	29
	20-24	19,403	1	23	4
	25-29	19,594	19	35	54
	30-34	20,973	19	62	31
	35-39	24,235	83	122	68
	40-44	21,188	135	165	82
	45-49	15,661	71	203	35
	50-54	8,381	48	152	32
	55-59	2,905	24	77	31
	60-64	859	10	35	29
65 and over	48	0	3	0	
	All Ages	\$ 155,282	\$ 416	\$ 902	46%
1948..... (10)	10-14	\$ 8,490	\$ 0	\$ 9	0%
	15-19	9,807	6	11	55
	20-24	16,042	6	18	33
	25-29	16,387	12	26	46
	30-34	17,719	5	45	11
	35-39	18,622	61	81	75
	40-44	19,654	62	133	47
	45-49	13,778	51	154	33
	50-54	7,970	35	125	28
	55-59	3,347	46	77	60
	60-64	1,070	4	39	10
65 and over	82	4	4	100	
	All Ages	\$ 132,968	\$ 292	\$ 722	40%
1949..... (9)	10-14	\$ 8,302	\$ 11	\$ 8	138%
	15-19	9,187	7	10	70
	20-24	16,334	13	17	76
	25-29	16,587	14	24	58
	30-34	19,319	58	44	132
	35-39	20,508	60	80	75
	40-44	23,704	86	143	60
	45-49	15,366	43	151	28
	50-54	9,628	41	136	30
	55-59	3,690	16	76	21
	60-64	1,266	9	42	21
65 and over	274	1	13	8	
	All Ages	\$ 144,165	\$ 359	\$ 744	48%

TABLE D—FEMALE LIVES—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1950..... (8)	10-14	\$ 7,585	\$ 0	\$ 7	0%
	15-19	9,208	0	10	0
	20-24	14,766	2	15	13
	25-29	18,012	4	24	17
	30-34	18,523	8	38	21
	35-39	20,516	37	72	51
	40-44	23,578	154	128	120
	45-49	16,551	55	144	38
	50-54	11,307	38	146	26
	55-59	5,010	25	94	27
	60-64	1,391	20	40	50
	65 and over	318	0	13	0
		All Ages	\$ 146,765	\$ 343	\$ 731	47%
1951..... (7)	10-14	\$ 7,138	\$ 0	\$ 6	0%
	15-19	8,248	0	9	0
	20-24	14,902	8	15	53
	25-29	15,980	3	20	15
	30-34	19,272	22	35	63
	35-39	21,583	59	65	91
	40-44	25,481	107	122	88
	45-49	19,658	74	146	51
	50-54	11,714	159	133	120
	55-59	5,980	8	98	8
	60-64	2,199	37	54	69
	65 and over	152	12	5	240
		All Ages	\$ 152,307	\$ 489	\$ 708	69%
1952..... (6)	10-14	\$ 8,729	\$ 1	\$ 7	14%
	15-19	9,865	2	10	20
	20-24	17,614	13	17	76
	25-29	21,794	4	25	16
	30-34	27,487	40	46	87
	35-39	32,374	29	89	33
	40-44	37,446	94	167	56
	45-49	28,905	153	195	78
	50-54	16,206	141	172	82
	55-59	7,461	38	115	33
	60-64	2,121	23	47	49
	65 and over	341	3	11	27
		All Ages	\$ 210,343	\$ 541	\$ 901	60%
1953..... (5)	10-14	\$ 8,441	\$ 1	\$ 6	17%
	15-19	10,630	3	11	27
	20-24	18,161	10	18	56
	25-29	22,863	56	26	215
	30-34	30,139	17	45	38
	35-39	36,806	28	89	31
	40-44	43,301	40	171	23
	45-49	35,233	82	210	39
	50-54	21,349	24	201	12
	55-59	9,801	24	136	18
	60-64	3,043	19	61	31
	65 and over	910	3	25	12
		All Ages	\$ 240,677	\$ 307	\$ 999	31%

TABLE D—FEMALE LIVES—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1954..... (4)	10-14	\$ 9,802	\$ 0	\$ 6	0%
	15-19	11,752	1	12	8
	20-24	20,924	5	20	25
	25-29	29,400	15	31	48
	30-34	40,241	18	52	35
	35-39	43,264	33	90	37
	40-44	55,716	70	183	38
	45-49	40,138	81	202	40
	50-54	27,064	64	209	31
	55-59	12,272	98	143	69
	60-64	5,052	76	85	89
65 and over	1,353	4	32	13	
	All Ages	\$ 296,978	\$ 465	\$1,065	44%
1955..... (3)	10-14	\$ 11,750	\$ 0	\$ 7	0%
	15-19	14,521	16	14	114
	20-24	25,540	19	23	83
	25-29	34,607	15	34	44
	30-34	47,085	17	54	31
	35-39	58,865	30	105	29
	40-44	66,559	176	182	97
	45-49	54,621	168	233	72
	50-54	31,180	89	196	45
	55-59	18,907	140	180	78
	60-64	7,351	145	105	138
65 and over	1,908	6	39	15	
	All Ages	\$ 372,894	\$ 821	\$1,172	70%
1956..... (2)	10-14	\$ 10,973	\$ 1	\$ 5	20%
	15-19	17,038	2	14	14
	20-24	29,612	18	23	78
	25-29	34,366	7	28	25
	30-34	46,658	21	42	50
	35-39	55,421	52	77	68
	40-44	67,712	93	135	69
	45-49	54,742	59	173	34
	50-54	32,364	113	144	78
	55-59	14,809	124	101	123
	60-64	6,230	54	66	82
65 and over	1,929	12	31	39	
	All Ages	\$ 371,854	\$ 556	\$ 839	66%
1957..... (1)	10-14	\$ 10,572	\$ 0	\$ 4	0%
	15-19	15,304	0	11	0
	20-24	29,318	17	19	89
	25-29	34,592	44	23	191
	30-34	51,837	40	35	114
	35-39	63,195	46	61	75
	40-44	75,430	133	99	134
	45-49	52,171	88	112	79
	50-54	34,593	19	99	19
	55-59	15,685	8	73	11
	60-64	7,174	5	53	9
65 and over	2,216	15	25	60	
	All Ages	\$ 392,087	\$ 415	\$ 614	68%

TABLE E
 STANDARD NONMEDICAL ISSUES OF 1943 TO 1957
 MALE LIVES
 EXPERIENCE BETWEEN 1957 AND 1958 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
1943..... (15).....	10-14	\$ 8,929	\$ 10	\$ 10	100%
	15-19	18,351	34	26	131
	20-24	16,623	34	31	110
	25-29	23,451	56	69	81
	30-34	24,942	121	126	96
	35-39	20,286	124	167	74
	40-44	6,579	81	87	93
	45-49	1,056	14	22	64
	50 and over	118	0	4	0
		All Ages	\$ 120,335	\$ 474	\$ 542	87%
1944..... (14)	10-14	\$ 11,312	\$ 8	\$ 13	62%
	15-19	20,040	17	26	65
	20-24	12,314	15	20	75
	25-29	19,310	43	49	88
	30-34	25,653	106	110	96
	35-39	24,318	176	169	104
	40-44	8,851	87	100	87
	45-49	1,245	10	23	43
	50 and over	194	9	5	180
		All Ages	\$ 123,237	\$ 471	\$ 515	91%
1945..... (13)	10-14	\$ 13,410	\$ 20	\$ 15	133%
	15-19	21,940	22	27	81
	20-24	16,179	12	23	52
	25-29	25,263	32	56	57
	30-34	31,408	110	118	93
	35-39	28,605	162	176	92
	40-44	10,828	104	107	97
	45-49	1,087	18	17	106
	50 and over	224	6	6	100
		All Ages	\$ 148,944	\$ 486	\$ 545	89%

TABLE E—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1946. (12)	10-14	\$ 13,119	\$ 18	\$ 15	120%
	15-19	27,904	45	32	141
	20-24	76,367	93	99	94
	25-29	80,559	116	158	73
	30-34	57,478	157	191	82
	35-39	39,005	202	218	93
	40-44	12,536	133	109	122
	45-49	1,647	21	24	88
	50 and over	330	4	8	50
		All Ages	\$ 308,945	\$ 789	\$ 854	92%
1947. (11)	10-14	\$ 12,219	\$ 18	\$ 13	138%
	15-19	35,448	24	40	60
	20-24	58,836	65	70	93
	25-29	57,238	89	102	87
	30-34	47,683	131	141	93
	35-39	35,820	149	180	83
	40-44	13,310	151	104	145
	45-49	2,064	20	27	74
	50 and over	476	11	9	122
		All Ages	\$ 263,094	\$ 658	\$ 686	96%
1948. (10)	10-14	\$ 9,679	\$ 22	\$ 10	220%
	15-19	33,766	50	37	135
	20-24	58,972	66	65	102
	25-29	52,706	107	83	129
	30-34	39,876	111	101	110
	35-39	28,587	115	125	92
	40-44	11,046	75	75	100
	45-49	1,840	29	21	138
	50 and over	397	3	7	43
		All Ages	\$ 236,869	\$ 578	\$ 524	110%
1949. (9)	10-14	\$ 11,875	\$ 18	\$ 12	150%
	15-19	32,917	28	36	78
	20-24	63,827	71	68	104
	25-29	55,649	63	81	78
	30-34	39,868	83	90	92
	35-39	29,620	106	116	91
	40-44	11,870	87	72	121
	45-49	1,924	10	19	53
	50 and over	480	3	8	38
		All Ages	\$ 248,030	\$ 469	\$ 502	93%

TABLE E—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1950..... (8)	10-14	\$ 14,520	\$ 19	\$ 14	136%
	15-19	41,340	44	44	100
	20-24	79,782	70	82	85
	25-29	70,060	82	95	86
	30-34	49,888	72	103	70
	35-39	35,567	131	125	105
	40-44	15,239	110	82	134
	45-49	2,020	27	18	150
	50 and over	434	1	6	17
	All Ages	\$ 308,850	\$ 556	\$ 569	98%
1951..... (7)	10-14	\$ 17,527	\$ 24	\$ 15	160%
	15-19	47,700	47	51	92
	20-24	79,409	101	78	129
	25-29	85,032	60	105	57
	30-34	63,737	97	115	84
	35-39	40,558	149	122	122
	40-44	15,600	68	74	92
	45-49	2,065	18	15	120
	50 and over	525	10	8	125
	All Ages	\$ 352,153	\$ 574	\$ 583	98%
1952..... (6)	10-14	\$ 35,006	\$ 26	\$ 29	90%
	15-19	97,269	123	103	119
	20-24	187,053	142	183	78
	25-29	257,993	222	302	74
	30-34	192,393	345	319	108
	35-39	95,970	279	264	106
	40-44	32,939	156	147	106
	45-49	7,186	56	49	114
	50 and over	1,072	10	12	83
	All Ages	\$ 906,881	\$1,359	\$1,408	97%
1953..... (5)	10-14	\$ 39,551	\$ 23	\$ 30	77%
	15-19	111,938	149	119	125
	20-24	209,248	175	205	85
	25-29	301,773	291	338	86
	30-34	234,836	342	350	98
	35-39	106,675	223	259	86
	40-44	29,522	169	117	144
	45-49	7,452	68	44	155
	50 and over	1,353	25	14	179
	All Ages	\$1,042,348	\$1,465	\$1,476	99%

TABLE E—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1954. (4)	10-14	\$ 41,222	\$ 20	\$ 27	74%
	15-19	107,295	150	108	139
	20-24	220,102	155	207	75
	25-29	293,211	229	305	75
	30-34	236,197	290	305	95
	35-39	102,726	239	213	112
	40-44	20,783	2	68	3
	45-49	2,813	18	14	129
	50 and over	1,070	17	10	170
	All Ages	\$1,025,419	\$1,120	\$1,257	89%
1955. (3)	10-14	\$ 51,538	\$ 22	\$ 30	73%
	15-19	135,466	162	130	125
	20-24	289,480	311	258	121
	25-29	320,624	222	311	71
	30-34	257,045	318	293	109
	35-39	112,749	197	201	98
	40-44	19,543	59	54	109
	45-49	2,327	4	10	40
	50 and over	1,078	0	8	0
	All Ages	\$1,189,850	\$1,295	\$1,295	100%
1956. (2)	10-14	\$ 55,960	\$ 35	\$ 28	125%
	15-19	173,833	169	146	116
	20-24	385,822	323	297	109
	25-29	397,285	248	326	76
	30-34	287,627	242	262	92
	35-39	119,423	164	166	99
	40-44	20,040	60	40	150
	45-49	2,642	12	8	150
	50 and over	726	2	4	50
	All Ages	\$1,443,358	\$1,255	\$1,277	98%
1957. (1)	10-14	\$ 75,127	\$ 30	\$ 30	100%
	15-19	414,058	431	290	149
	20-24	980,475	878	637	138
	25-29	858,732	509	567	90
	30-34	591,652	458	396	116
	35-39	222,573	170	216	79
	40-44	31,139	71	41	173
	45-49	2,676	5	6	83
	50 and over	885	10	3	333
	All Ages	\$3,177,317	\$2,562	\$2,186	117%

TABLE E—Continued
 STANDARD NONMEDICAL ISSUES OF 1943 TO 1957
 FEMALE LIVES
 EXPERIENCE BETWEEN 1957 AND 1958 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
1943..... (15)	10-14	\$ 4,385	\$ 3	\$ 5	60%
	15-19	12,909	8	18	44
	20-24	19,633	18	37	49
	25-29	10,022	18	30	60
	30-34	7,141	20	36	56
	35-39	4,859	24	40	60
	40-44	1,006	4	13	31
	45-49	76	0	2	0
	50 and over	2	0	0	0
	All Ages	\$ 60,033	\$ 95	\$ 181	52%
1944..... (14)	10-14	\$ 5,608	\$ 4	\$ 6	67%
	15-19	14,256	7	18	39
	20-24	21,166	20	34	59
	25-29	11,535	16	30	53
	30-34	8,388	15	36	42
	35-39	6,271	21	44	48
	40-44	1,391	5	16	31
	45-49	85	0	2	0
	50 and over	12	0	0	0
	All Ages	\$ 68,712	\$ 88	\$ 186	47%
1945..... (13)	10-14	\$ 5,799	\$ 0	\$ 7	0%
	15-19	13,730	6	17	35
	20-24	20,661	14	29	48
	25-29	11,785	22	26	85
	30-34	8,494	10	32	31
	35-39	6,935	34	43	79
	40-44	1,687	9	17	53
	45-49	166	0	3	0
	50 and over	11	0	0	0
	All Ages	\$ 69,268	\$ 95	\$ 174	55%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1946..... (12)	10-14	\$ 5,708	\$ 2	\$ 6	33%
	15-19	14,701	5	17	29
	20-24	24,813	12	32	38
	25-29	15,099	8	30	27
	30-34	10,296	14	34	41
	35-39	7,294	34	41	83
	40-44	1,947	1	17	6
	45-49	186	1	3	33
	50 and over	42	0	1	0
	All Ages	\$ 80,086	\$ 77	\$ 181	43%
1947..... (11)	10-14	\$ 5,166	\$ 1	\$ 6	17%
	15-19	14,591	4	16	25
	20-24	23,919	18	28	64
	25-29	13,541	19	24	79
	30-34	9,115	14	27	52
	35-39	6,943	15	35	43
	40-44	1,932	11	15	73
	45-49	156	0	2	0
	50 and over	39	0	1	0
	All Ages	\$ 75,402	\$ 82	\$ 154	53%
1948..... (10)	10-14	\$ 4,223	\$ 4	\$ 5	80%
	15-19	12,967	5	14	36
	20-24	20,961	16	23	70
	25-29	10,631	16	17	94
	30-34	7,821	26	20	130
	35-39	5,938	15	26	58
	40-44	1,911	3	13	23
	45-49	282	0	3	0
	50 and over	37	0	1	0
	All Ages	\$ 64,771	\$ 85	\$ 122	70%
1949..... (9)	10-14	\$ 4,815	\$ 0	\$ 5	0%
	15-19	13,158	3	14	21
	20-24	21,411	15	23	65
	25-29	11,607	12	17	71
	30-34	8,086	6	18	33
	35-39	6,631	20	26	77
	40-44	2,131	8	13	62
	45-49	216	0	2	0
	50 and over	52	0	1	0
	All Ages	\$ 68,107	\$ 64	\$ 119	54%

TABLE F—FEMALE LIVES—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1950..... (8)	10-14	\$ 6,003	\$ 1	\$ 6	17%
	15-19	14,046	11	15	73
	20-24	23,383	7	24	29
	25-29	13,929	6	19	32
	30-34	9,772	24	20	120
	35-39	7,203	18	25	72
	40-44	2,644	11	14	79
	45-49	253	1	2	50
	50 and over	67	0	1	0
		All Ages	\$ 77,300	\$ 79	\$ 126	63%
1951..... (7)	10-14	\$ 6,999	\$ 1	\$ 6	17%
	15-19	16,285	8	17	47
	20-24	25,831	22	25	88
	25-29	15,043	14	19	74
	30-34	11,097	30	20	150
	35-39	9,251	19	28	68
	40-44	3,297	2	16	13
	45-49	537	1	4	25
	50 and over	89	0	1	0
		All Ages	\$ 88,429	\$ 97	\$ 136	71%
1952..... (6)	10-14	\$ 15,014	\$ 7	\$ 12	58%
	15-19	41,723	15	44	34
	20-24	60,863	32	60	53
	25-29	34,315	36	40	90
	30-34	26,122	23	43	53
	35-39	21,661	36	60	60
	40-44	7,322	16	33	48
	45-49	1,612	8	11	73
	50 and over	191	0	2	0
		All Ages	\$ 208,823	\$ 173	\$ 305	57%
1953..... (5)	10-14	\$ 16,429	\$ 1	\$ 12	8%
	15-19	46,109	13	49	27
	20-24	64,960	38	64	59
	25-29	37,990	15	43	35
	30-34	30,176	14	45	31
	35-39	23,161	35	56	63
	40-44	7,340	20	29	69
	45-49	1,671	4	10	40
	50 and over	268	2	3	67
		All Ages	\$ 228,104	\$ 142	\$ 311	46%

TABLE E—FEMALE LIVES—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1954 (4)	10-14	\$ 17,897	\$ 2	\$ 12	17%
	15-19	45,453	16	46	35
	20-24	67,093	36	63	57
	25-29	40,807	33	42	79
	30-34	33,001	28	43	65
	35-39	24,970	31	52	60
	40-44	6,286	15	21	71
	45-49	731	2	4	50
	50 and over	271	3	3	100
	All Ages	\$ 236,509	\$ 166	\$ 286	58%
1955 (3)	10-14	\$ 20,989	\$ 4	\$ 12	33%
	15-19	54,527	20	52	38
	20-24	74,220	31	66	47
	25-29	45,379	14	44	32
	30-34	38,296	43	44	98
	35-39	29,321	46	52	88
	40-44	5,954	13	16	81
	45-49	726	0	3	0
	50 and over	177	1	1	100
	All Ages	\$ 269,589	\$ 172	\$ 290	59%
1956 (2)	10-14	\$ 19,641	\$ 0	\$ 10	0%
	15-19	52,214	12	44	27
	20-24	72,714	16	56	29
	25-29	44,361	24	36	67
	30-34	36,694	28	33	85
	35-39	28,693	45	40	113
	40-44	6,361	15	13	115
	45-49	698	0	2	0
	50 and over	198	0	1	0
	All Ages	\$ 261,574	\$ 140	\$ 235	60%
1957 (1)	10-14	\$ 21,638	\$ 3	\$ 9	33%
	15-19	64,516	25	45	56
	20-24	95,624	55	62	89
	25-29	60,614	21	40	53
	30-34	49,251	13	33	39
	35-39	34,072	38	33	115
	40-44	8,153	6	11	55
	45-49	568	2	1	200
	50 and over	189	1	1	100
	All Ages	\$ 334,625	\$ 164	\$ 235	70%