

TRANSACTIONS

1952 REPORTS OF MORTALITY AND MORBIDITY EXPERIENCE

REPORT OF THE COMMITTEE ON MORTALITY
UNDER ORDINARY INSURANCES
AND ANNUITIES

MORTALITY UNDER STANDARD ORDINARY INSURANCE ISSUES
BETWEEN 1950 AND 1951 ANNIVERSARIES

THIS report covers the intercompany experience under standard Ordinary insurance issues between 1950 and 1951 anniversaries. It takes up in turn the mortality experienced 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.

The report also includes data on the trend of mortality during the past twelve or more years (*a*) on standard Ordinary medically examined insurance in the first fifteen policy years, and (*b*) on standard Ordinary insurance—medical and nonmedical issues combined—in the sixteenth and subsequent 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 \$44,419,266,000 and actual claims of \$148,164,000, excluding war deaths. There were 597 policies representing \$2,080,000 in claims reported as deaths due to operations of war during this period, which it should be noted covered the early intensive stages of the Korean War.

Expected deaths were calculated on the 1946-49 Select Basic Table (*TSA II*, 506). The mortality ratios on this table—both excluding and including war deaths—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) for all ages at issue combined 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 C of the Appendix shows the war deaths in the experience for the period from 1949 to 1950 anniversaries. No such breakdown of war deaths was published in last year's report.

Table 1 brings out that, with war deaths excluded, the largest improvements in mortality on medical issues as compared with the 1946-49 Select

TABLE 1
STANDARD MEDICALLY EXAMINED ISSUES OF 1936 TO 1950
EXPERIENCE BETWEEN 1950 AND 1951 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	
		Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
10-14.....	\$ 1,120,164	\$ 875	\$ 188	\$ 1,021	85.7%	104.1%
15-19.....	2,138,566	2,036	374	2,276	89.5	105.9
20-24.....	4,767,521	4,509	555	5,125	88.0	98.8
25-29.....	7,200,389	8,802	566	9,774	90.1	95.8
30-34.....	8,449,540	15,378	264	16,262	94.6	96.2
35-39.....	7,931,584	24,310	104	24,524	99.1	99.6
40-44.....	6,129,457	27,976	22	29,780	93.9	94.0
45-49.....	3,730,194	27,065	6	29,129	92.9	92.9
50-54.....	1,947,246	20,406	1	22,026	92.6	92.6
55-59.....	760,793	10,877	0	12,760	85.2	85.2
60-64.....	206,093	4,531	0	5,287	85.7	85.7
65 and over.....	37,719	1,399	0	1,381	101.3	101.3
All Ages.....	\$44,419,266	\$148,164	\$2,080	\$159,345	93.0%	94.3%

Basic Table have occurred at ages 10-29 and 55-64 at issue. The experience for the period from 1949 to 1950 anniversaries also showed the largest improvements in mortality at these ages.

The aggregate mortality ratio—excluding war deaths—for the period from 1950 to 1951 anniversaries (93.0%) was some 3 percentage points lower than that (96.1%) for the period from 1949 to 1950 anniversaries.

When war deaths are included, the aggregate mortality ratio for the period from 1950 to 1951 anniversaries is increased by 1.3 percentage points (from 93.0% to 94.3%). More than 50% of the total amount of war claims was paid on policies issued at ages 10-24. The inclusion of war deaths increased the mortality ratios for age groups 10-14, 15-19, 20-24,

and 25-29 at issue by 18.4, 16.4, 10.8, and 5.7 percentage points respectively. In the age group 30-34 at issue, war deaths accounted for less than 2% of the claims; at older ages war deaths were negligible. This indicates the extent to which war deaths have been concentrated at ages under 30 at issue. It should be noted that in the experience for the period from 1949 to 1950 anniversaries, war deaths did not increase any of the mortality ratios by as much as 2 percentage points.

TABLE 2
STANDARD MEDICALLY EXAMINED ISSUES OF 1936 TO 1950
EXPERIENCE BETWEEN 1950 AND 1951 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	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1936.....	15	\$ 2,008,267	\$ 15,523	\$ 31	\$ 16,391	94.7%	94.9%
1937.....	14	2,170,558	13,607	42	15,135	89.9	90.2
1938.....	13	2,101,713	12,427	59	13,101	94.9	95.3
1939.....	12	1,808,783	8,831	43	10,094	87.5	87.9
1940.....	11	2,071,684	9,460	61	10,317	91.7	92.3
1941.....	10	2,575,400	10,161	109	11,269	90.2	91.1
1942.....	9	1,861,362	7,811	51	8,158	95.7	96.4
1943.....	8	2,163,815	9,280	49	9,605	96.6	97.1
1944.....	7	2,501,345	9,989	53	10,084	99.1	99.6
1945.....	6	2,800,945	9,505	60	10,299	92.3	92.9
1946.....	5	4,268,011	10,145	233	12,144	83.5	85.5
1947.....	4	4,232,002	10,118	191	10,864	93.1	94.9
1948.....	3	3,985,587	8,394	204	8,656	97.0	99.3
1949.....	2	4,378,619	6,662	339	7,150	93.2	97.9
1950.....	1	5,491,175	6,251	555	6,078	102.8	112.0
All Years of Issue.....		\$44,419,266	\$148,164	\$2,080	\$159,345	93.0%	94.3%

Table 2 reveals no clear-cut differences in mortality by year of issue (or by policy year). More than 50% of the total amount of war claims on the fifteen years of issue covered by this study was paid on the issues of 1950, 1949, and 1948. The inclusion of war deaths increased the mortality ratio for the issues of 1950 (first policy year) by 9.2 percentage points, that for the issues of 1949 (second policy year) by 4.7 percentage points, and that for the issues of 1948 (third policy year) by 2.3 percentage points. For no other year of issue was the mortality ratio in-

creased by more than 2 percentage points on account of the inclusion of war deaths. This gives some indication of the extent to which war deaths have been concentrated on recently issued policies.

Table 3 presents an analysis of the current experience on medical issues according to the major subdivisions by cause of death based on the Committee's 1950 Code for Cause of Death (*TSA I*, 617). It might be noted

TABLE 3
STANDARD MEDICALLY EXAMINED ISSUES OF 1936 TO 1950
EXPERIENCE (INCLUDING WAR DEATHS) BE-
TWEEN 1950 AND 1951 ANNIVERSARIES
PERCENTAGE DISTRIBUTION BY CAUSE OF DEATH OF AMOUNTS PAID IN CLAIMS

Cause of Death	Tuber- cu- losis (All Forms)	Malign- ant Neo- plasms	Dia- betes Melli- tus	Vascu- lar Le- sions Affect- ing Central Nerv- ous Sys- tem	Dis- eases of the Heart and Circu- latory Sys- tem	Pneu- monia and In- fluen- za	Acci- dents and Homi- cide	Sui- cide	War Deaths	All Other Causes and Un- known
Committee's 1950 Code:	01,02	18-33	37	42	49-55	56-59	88-96, 98	97	99	Resid- ual
Ages 10-29 at issue										
Policy Years 1-5	8.6%	12.5%	.1%	1.5%	5.4%	3.6%	46.6%	3.9%	17.5%	11.4%
Policy Years 6-15	2.0	15.5	.4	3.0	21.2	1.2	26.1	7.0	4.6	19.0
Policy Years 1-15	1.6	14.4	.3	2.5	15.3	.9	33.5	5.8	9.4	16.3
Ages 30-39 at issue										
Policy Years 1-5	9	17.2	.6	2.4	28.2	1.6	23.5	7.2	3.1	15.3
Policy Years 6-15	1.1	16.7	.2	5.3	42.2	.9	11.1	6.4	.1	16.0
Policy Years 1-15	1.0	16.9	.3	4.5	38.5	1.1	14.4	6.6	.9	15.8
Ages 40-49 at issue										
Policy Years 1-5	.6	17.8	.0	2.2	47.4	.8	12.7	5.6	.2	12.7
Policy Years 6-15	8	22.2	1.3	6.4	47.6	.6	5.0	2.7	.0	13.4
Policy Years 1-15	7	21.0	.9	5.2	47.6	.7	7.2	3.5	.1	13.1
Ages 50 and over at issue										
Policy Years 1-5	3	21.5	.2	6.1	49.9	.3	9.6	2.0	0	10.1
Policy Years 6-15	4	20.1	1.4	10.2	49.1	1.3	3.8	2.0	0	11.7
Policy Years 1-15	3	20.5	1.1	9.1	49.3	1.0	5.4	2.0	0	11.3
All Ages at issue										
Policy Years 1-5	6	17.7	.2	3.1	36.7	.8	19.9	4.9	3.5	12.6
Policy Years 6-15	9	19.5	.9	6.7	43.7	.9	8.6	4.0	.5	14.3
Policy Years 1-15	8	19.0	.7	5.6	41.7	.9	11.8	4.2	1.4	13.9

that at ages under 30 at issue in the first five policy years the 17.5% of the total deaths that were war claims were equivalent to an annual cost of \$.16 per \$1,000 of insurance.

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

This study presents for the first time an intercompany experience on nonmedical issues. In past years the Committee had not felt it advisable

to undertake a study of nonmedical insurance on an intercompany basis because of the wide variations in the rules being followed by the companies in the writing of that business. With the very rapid growth of nonmedical insurance, the Committee has reconsidered its position and has come to the conclusion that a study of nonmedical insurance is advisable in order that a more complete mortality picture might be developed. The growing importance of nonmedical business is indicated by the fact that, for the sixteen companies contributing to this study, nonmedical insurance accounted for approximately 10% of the standard issues of 1936 (by amounts), which proportion rose to approximately 20% for the standard issues of 1950 (based on exposures during the period from 1950 to 1951 anniversaries).

The nonmedical experience, like that on medical issues, is limited to the first fifteen years of insurance. It is based on an exposure of \$8,613,565,000 and actual claims of \$12,285,000, excluding war deaths. There were 476 policies representing \$1,033,000 in claims reported as deaths due to operations of war during the period covered by this study. The much higher proportion of war deaths in the nonmedical experience as compared with the medical experience was to have been expected.

Expected deaths were calculated on the 1946-49 Select Basic Table (TSA II, 506) which was based on the experience under medical issues. The mortality ratios for nonmedical business on this table—both excluding and including war deaths—are presented in Table 4 by age groups at issue for all years of issue combined. The corresponding experience by year of issue (or by policy year) for all ages at issue combined is presented in Table 5. The detailed experience by age groups at issue for each year of issue (or each policy year) is set forth in Table D of the Appendix.

Table 4 brings out that, with war deaths excluded, nonmedical mortality was above the 1946-49 Select Basic Table except at ages under 25 at issue. For all durations combined, nonmedical mortality was higher than on medical business except at issue ages 10-19. The mortality ratios on nonmedical business for all durations combined exceeded those on medical business by 10 to 15 percentage points in the age ranges 25-34 and 45-49 at issue and by about 25 percentage points for ages 40-44 and 50 and over at issue. (The nonmedical insurance issued at ages 45 and over represents business issued under special circumstances, as for instance under salary allotment plans.)

When war deaths are included, the aggregate mortality ratio on nonmedical issues is increased by 8.5 percentage points (from 100.4% to 108.9%). Nearly 80% of the total amount of war claims was paid on policies issued at ages 10-24. The inclusion of war deaths increased the

mortality ratios for age groups 10-14, 15-19, 20-24, and 25-29 at issue by 18.3, 22.9, 15.7, and 8.5 percentage points respectively. In the age group 30-34 at issue, war deaths accounted for less than 2% of the claims; at older ages war deaths were negligible. This emphasizes again the extent to which war deaths have been concentrated at ages under 30 at issue.

In so far as the experience in the early durations is concerned, Table 5 suggests that the first policy year death rate on nonmedical business (112.9% for all ages combined) is relatively higher than on medical business (102.8% for all ages combined).

TABLE 4
STANDARD NONMEDICAL ISSUES OF 1936 TO 1950
EXPERIENCE BETWEEN 1950 AND 1951 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	
		Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
10-14.....	\$ 522,820	\$ 333	\$ 75	\$ 410	81.2%	99.5%
15-19.....	1,582,139	1,369	359	1,567	87.4	110.3
20-24.....	2,405,178	2,126	363	2,309	92.1	107.8
25-29.....	1,889,543	2,272	190	2,244	101.2	109.7
30-34.....	1,190,021	2,270	37	2,078	109.2	111.0
35-39.....	692,105	1,919	8	1,891	101.5	101.9
40-44.....	272,960	1,461	1	1,227	119.1	119.2
45-49.....	47,200	403	0	389	103.6	103.6
50 and over.....	11,599	132	0	115	114.8	114.8
All Ages.....	\$8,613,565	\$12,285	\$1,033	\$12,230	100.4%	108.9%

After the first policy year, when war deaths are excluded, there seem to be no clear-cut differences in nonmedical mortality by duration. Over 60% of the total amount of war claims on the fifteen years of issue covered by this study was paid on the issues of 1950, 1949, and 1948. The inclusion of war deaths increased the mortality ratio for the issues of 1950 (first policy year) by 29.1 percentage points, that for the issues of 1949 (second policy year) by 24.6 percentage points, and that for the issues of 1948 (third policy year) by 15.1 percentage points. On the issues of 1943 and earlier years the inclusion of war deaths did not increase any of the mor-

tality ratios by as much as 4 percentage points. This gives some indication of the extent to which war deaths have been concentrated on recently issued nonmedical policies.

Table 6 presents an analysis of the current experience on nonmedical issues according to the major subdivisions by cause of death based on the Committee's 1950 Code for Cause of Death (*TSA I, 617*). It might be noted that at ages under 30 at issue in the first five policy years the

TABLE 5
STANDARD NONMEDICAL ISSUES OF 1936 TO 1950
EXPERIENCE BETWEEN 1950 AND 1951 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	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1936.....	15	\$ 227,412	\$ 821	\$ 4	\$ 811	101.2%	101.7%
1937.....	14	234,157	700	7	727	96.3	97.2
1938.....	13	219,608	661	12	591	111.8	113.9
1939.....	12	231,966	584	13	565	103.4	105.7
1940.....	11	263,620	574	12	565	101.6	103.7
1941.....	10	320,597	616	20	597	103.2	106.5
1942.....	9	266,580	525	9	482	108.9	110.8
1943.....	8	475,145	842	29	810	104.0	107.5
1944.....	7	531,383	844	51	841	100.4	106.4
1945.....	6	586,074	809	46	876	92.4	97.6
1946.....	5	1,126,919	1,312	84	1,449	90.5	96.3
1947.....	4	955,680	1,186	111	1,150	103.1	112.8
1948.....	3	844,229	890	140	930	95.7	110.8
1949.....	2	968,448	841	216	879	95.7	120.3
1950.....	1	1,361,747	1,080	279	957	112.9	142.0
All Years of Issue.....		\$8,613,565	\$12,285	\$1,033	\$12,230	100.4%	108.9%

19.6% of the total deaths that were war claims were equivalent to an annual cost of \$.20 per \$1,000 of insurance.

Ideally it would have been desirable to compare the nonmedical experience with an experience on exactly 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. In so far as these figures

TABLE 6
STANDARD NONMEDICAL ISSUES OF 1936 TO 1950
EXPERIENCE (INCLUDING WAR DEATHS) BE-
TWEEN 1950 AND 1951 ANNIVERSARIES
PERCENTAGE DISTRIBUTION BY CAUSE OF DEATH OF AMOUNTS PAID IN CLAIMS

Cause of Death:	Tuber- culosis (All Forms)	Malign- ant Neoplasms	Dia- betes Melli- tus	Vascu- lar Le- sions Affect- ing Central Nerv- ous Sys- tem	Dis- eases of the Heart and Circula- tory Sys- tem	Pneu- monia and In- fluen- za	Acci- dents and Homi- cide	Sui- cide	War Deaths	All Other Causes and Un- known
	01, 02	18-33	37	42	49-55	56-59	88-96, 98	97	99	Resid- ual
Committee's 1950 Code:										
Ages 10-29 at issue										
Policy Years 1-5	1.0%	9.0%	3%	1.9%	5.0%	1.3%	41.3%	3.7%	19.6%	16.9%
Policy Years 6-15	3.3	14.3	.8	2.1	17.7	1.4	25.3	5.2	6.5	23.4
Policy Years 1-15	2.0	11.3	.5	2.0	10.5	1.3	34.5	4.3	13.9	19.7
Ages 30-39 at issue										
Policy Years 1-5	1.3	18.4	.7	2.9	26.9	1.0	23.1	3.4	2.9	19.4
Policy Years 6-15	1.8	15.9	.8	4.7	42.1	2.3	9.9	3.3	.0	19.2
Policy Years 1-15	1.7	16.8	.8	4.1	36.7	1.8	14.5	3.3	1.1	19.2
Ages 40-49 at issue										
Policy Years 1-5	1.9	19.5	.5	5.6	40.4	3.0	9.3	4.2	2	15.4
Policy Years 6-15	.8	21.8	.5	6.0	48.2	.8	4.7	2.2	.0	15.0
Policy Years 1-15	1.1	21.1	.5	5.9	45.9	1.4	6.0	2.8	.1	15.2
Ages 50 and over at issue										
Policy Years 1-5	.0	24.2	.0	12.1	53.5	.0	2.2	.0	.0	8.0
Policy Years 6-15	.0	17.7	.0	3.9	52.9	2.0	9.8	3.9	.0	9.8
Policy Years 1-15	.0	21.5	.0	8.8	53.3	.8	5.3	1.6	.0	8.7
All Ages at issue										
Policy Years 1-5	1.2	12.4	.4	2.6	14.1	1.4	33.5	3.6	13.5	17.3
Policy Years 6-15	2.3	16.3	.7	3.8	32.8	1.6	15.6	3.9	2.8	20.2
Policy Years 1-15	1.7	14.5	.6	3.3	24.2	1.5	23.8	3.8	7.7	18.9

TABLE 7
COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE†
BY AGE GROUP AT ISSUE AND DURATION
ISSUES OF 1936 TO 1950 BETWEEN 1950 AND 1951 ANNIVERSARIES
MORTALITY RATIOS ON 1946-49 SELECT BASIC TABLE

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 %
10-19	99.0	87.5	81.9	88.1	93.1	85.6	84.8	82.2	88.3	86.1
20-29	91.3	106.4	88.4	91.2	91.6	92.0	87.9	100.7	89.3	96.6
30-39	93.2	106.8	84.7	101.3	101.1	109.7	101.6	103.9	97.3	105.5
40-49	101.0	123.9	96.6	115.5	96.2	113.3	88.4	115.2	93.4	115.3
50 and over	102.3	157.9*	89.1	104.5	88.1	163.2*	89.3	75.8*	89.8	114.8
All Ages	97.6	104.6	90.5	96.0	94.6	100.8	92.0	102.5	93.0	100.4

† Excludes war deaths.

* Mortality ratio based on fewer than 25 policies terminated by death.

go, they indicate (a) that nonmedical mortality is higher than on medical business for ages 20 and over at issue at all durations and (b) that the excess of nonmedical mortality over medical mortality increases with advancing issue age.

Additional data furnished the Committee show that females constitute a distinctly higher proportion of nonmedical business than of medical business. This is brought out in the table below.

PROPORTION OF FEMALE LIVES*
ON MEDICAL AND NONMEDICAL BUSINESS

AGES AT ISSUE	ISSUES OF 1940		ISSUES OF 1945		ISSUES OF 1950	
	Medical Business	Nonmedical Business	Medical Business	Nonmedical Business	Medical Business	Nonmedical Business
10-19.....	24.5%	32.9%	28.4%	38.2%	17.1%	23.8%
20-29.....	14.9	23.3	24.4	56.7	6.9	15.0
30-39.....	8.7	14.8	9.1	24.8	4.9	13.7
40-49.....	10.1	15.7	9.3	12.0	8.1	12.0
50 and over..	11.5	.7	10.1	7.6	10.5	10.4
All Ages.	12.8%	23.7%	13.5%	40.4%	7.0%	16.5%

* Proportion of female lives based on data reported to the Committee as percentage of issues or as percentage of exposures between 1950 and 1951 anniversaries.

To the extent that females constitute a higher proportion of the non-medical experience than of the medical experience, Table 7 understates the excess of nonmedical mortality over medical mortality.

There was considerable variation in the experience of individual companies on nonmedical business. There did not appear to be any clear-cut correlation between the level of mortality on nonmedical business and the maximum amounts of insurance accepted without medical examination nor with other rules for the acceptance of nonmedical business. The level of mortality on nonmedical business did, however, appear to follow the level of mortality on medical business and also showed an inverse correlation with the proportion of female lives in the nonmedical issues. These relationships are brought out in the table below.

RELATIONSHIP BETWEEN THE MORTALITY LEVELS ON MEDICAL
AND NONMEDICAL BUSINESS ACCORDING TO PROPORTION OF
FEMALE LIVES IN NONMEDICAL ISSUES

MORTALITY RATIOS ON MEDICAL BUSINESS	MORTALITY RATIOS ON NONMEDICAL ISSUES IN COMPANIES* WITH	
	Relatively High Proportion of Female Lives on Nonmedical Issues	Relatively Low Proportion of Female Lives on Nonmedical Issues
Under 90%	94.8% (3 companies)	98.8% (3 companies)
90-100%	100.6% (4 companies)	109.7% (2 companies)
Over 100% . . . . .	.....	115.6% (1 company)

* One company did not have any material to contribute on nonmedical issues while two others could not be included in the above table because they did not report the proportion of female lives in nonmedical issues.

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 \$19,754,516,000 and actual claims of \$374,032,000, excluding war deaths. There were 55 policies representing \$85,000 in claims reported as deaths due to operations of war during this period.

Expected deaths were calculated on the 1946-49 Ultimate Basic Table (TSA II, 507) and also on the Commissioners 1941 Standard Ordinary Mortality Table. The mortality ratios on these tables—both excluding and including war deaths—are presented in Table 8 by attained age groups.

The aggregate mortality ratio on the 1946-49 Ultimate Basic Table—excluding war deaths—for the period from 1950 to 1951 anniversaries (94.9%) was 1.8 percentage points lower than that (96.7%) for the period from 1949 to 1950 anniversaries. The inclusion of war deaths increased the mortality ratios appreciably only at attained ages 25-34—by 9.9 percentage points at attained ages 25-29 and by 4.5 percentage points at attained ages 30-34.

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).

MORTALITY TRENDS

The data presented in past reports of the Mortality Committee of the Actuarial Society and in the reports of this Committee shed light on the

TABLE 8
STANDARD ISSUES DURING 16TH AND SUBSEQUENT POLICY YEARS
EXPERIENCE BETWEEN 1950 AND 1951 ANNIVERSARIES
BY ATTAINED AGE
ALL POLICY YEARS COMBINED
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS ON		MORTALITY RATIO ON			
		Excluding War Deaths	War Deaths	1946-1949 Ultimate Basic Table	CSO Table	1946-1949 Ultimate Basic Table		CSO Table	
						Excluding War Deaths	Including War Deaths	Excluding War Deaths	Including War Deaths
25-29	\$ 192,120	\$ 226	\$23	\$ 232	\$ 612	97.4%	107.3%	36.9%	40.7%
30-34	452,351	635	30	670	1,806	94.8	99.3	35.2	36.8
35-39	1,007,732	1,734	5	2,048	5,300	84.7	84.9	32.7	32.8
40-44	1,897,149	6,896	15	6,294	13,601	109.6	109.8	50.7	50.8
45-49	2,763,516	15,356	12	15,675	27,715	98.0	98.0	55.4	55.5
50-54	3,284,664	29,799	0	31,043	47,465	96.0	96.0	62.8	62.8
55-59	3,433,649	49,566	0	54,151	72,478	91.5	91.5	68.4	68.4
60-64	2,869,218	67,019	0	71,836	89,285	93.3	93.3	75.1	75.1
65-69	1,912,998	66,391	0	70,766	88,107	93.8	93.8	75.4	75.4
70-74	1,137,158	61,807	0	62,143	78,205	99.5	99.5	79.0	79.0
75-79	543,978	40,319	0	43,957	55,332	91.7	91.7	72.9	72.9
80-84	203,108	23,822	0	24,657	30,344	96.6	96.6	78.5	78.5
85-89	48,812	8,491	0	8,744	10,568	97.1	97.1	80.3	80.3
90-95	8,063	1,971	0	1,946	2,498	101.3	101.3	78.9	78.9
All Ages	\$19,754,516	\$374,032	\$85	\$394,162	\$523,316	94.9%	94.9%	71.5%	71.5%

TABLE 9
STANDARD ISSUES DURING 16TH AND SUBSEQUENT POLICY YEARS
EXPERIENCE (INCLUDING WAR DEATHS) BE-
TWEEN 1950 AND 1951 ANNIVERSARIES
PERCENTAGE DISTRIBUTION BY CAUSE OF DEATH OF AMOUNTS PAID IN CLAIMS

Cause of Death:	Tuber- culosis (All Forms)	Malign- ant Neo- plasms	Dia- betes Mellit- us	Vascular Lesions Affecting Central Nervous System	Diseases of the Heart and Cir- cula- tory System	Pneu- monia and In- fluen- za	Acci- dents and Horni- 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
Attained Ages Under 40	3.7%	16.0%	1.3%	3.7%	22.3%	.9%	21.3%	6.7%	2.2%	21.9%
40-49	1.6	14.9	.7	4.9	42.0	.9	12.4	5.3	.1	17.2
50-59	5.2	17.1	1.1	8.8	46.3	.8	4.4	2.8	.0	13.5
60-69 . . . . .	.6	16.5	1.4	10.7	53.6	1.0	2.4	1.4	.0	12.4
70-79 . . . . .	.3	14.3	1.3	14.5	55.6	1.4	1.3	.6	.0	10.7
80 and over . . . . .	.4	12.6	1.1	14.6	54.4	3.8	1.7	.2	.0	11.2
Total	1.5%	15.7%	1.2%	11.3%	51.8%	1.3%	3.2%	1.6%	.0%	12.4%

mortality trends during the past twelve or more years. The following three series of mortality rates illustrate these trends:

1. Mortality rates on standard Ordinary medical issues for policy years 1-5, inclusive, by quinquennial age groups at issue, for each year of experience from policy anniversaries in 1929 to policy anniversaries in 1951. These detailed mortality rates by age groups at issue are given in Table E of the Appendix. The trend year by year of these death rates by approximate attained age groups in the range from 20 to 64 is presented in Charts I to IX. (The translation of age groups at issue into approximate attained age groups was made from the central age for each age group at issue.)
2. Mortality rates on standard Ordinary medical issues for policy years 6-15, inclusive, by approximate quinquennial attained age groups, for each year of experience from policy anniversaries in 1939 to policy anniversaries in 1951. These detailed mortality rates by approximate attained age groups are given in Table F of the Appendix. The trend year by year of these death rates in the age range from 20 to 64 is presented in Charts I to IX.
3. Mortality rates on standard Ordinary business (medical and nonmedical combined) in the sixteenth and subsequent policy years by quinquennial attained age groups, for each year of experience from policy anniversaries in 1939 to policy anniversaries in 1951. These detailed mortality rates by attained age groups are given in Table G of the Appendix. The trend year by year of these death rates in the age range from 25 to 64 is presented in Charts II to IX.

CHART I

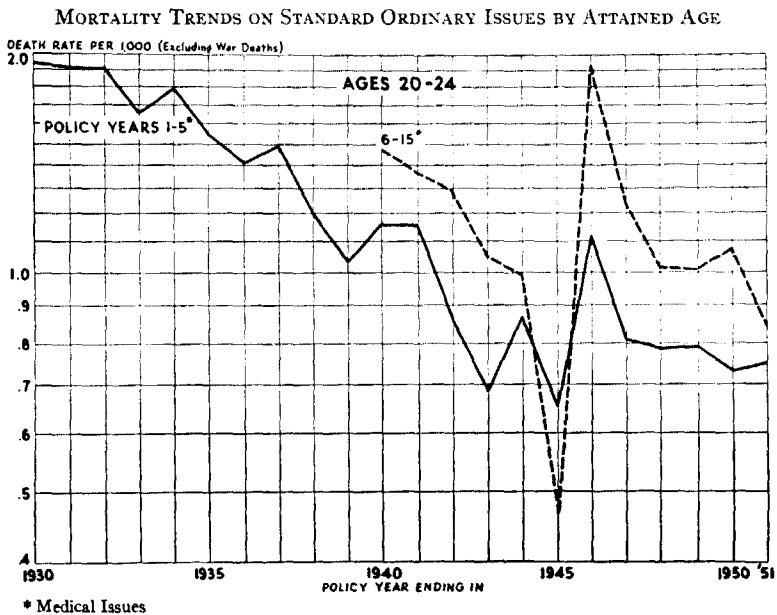


CHART II
MORTALITY TRENDS ON STANDARD ORDINARY ISSUES
BY ATTAINED AGE

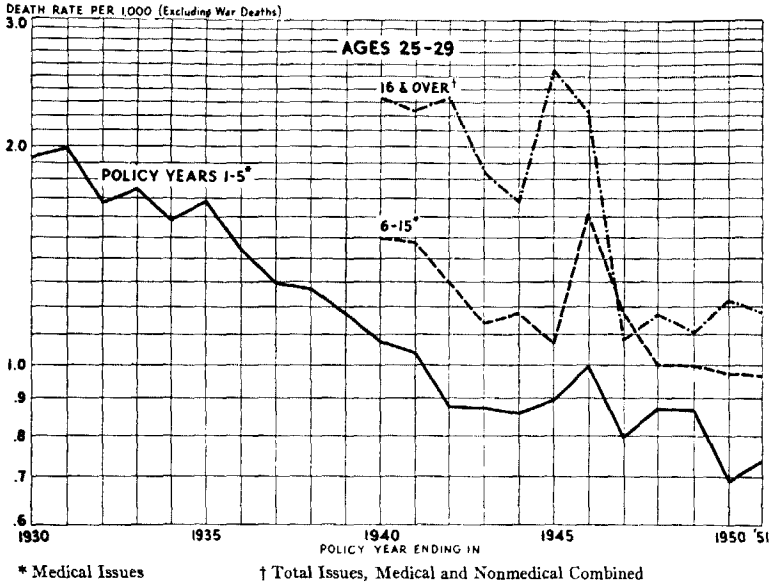


CHART III
MORTALITY TRENDS ON STANDARD ORDINARY ISSUES
BY ATTAINED AGE

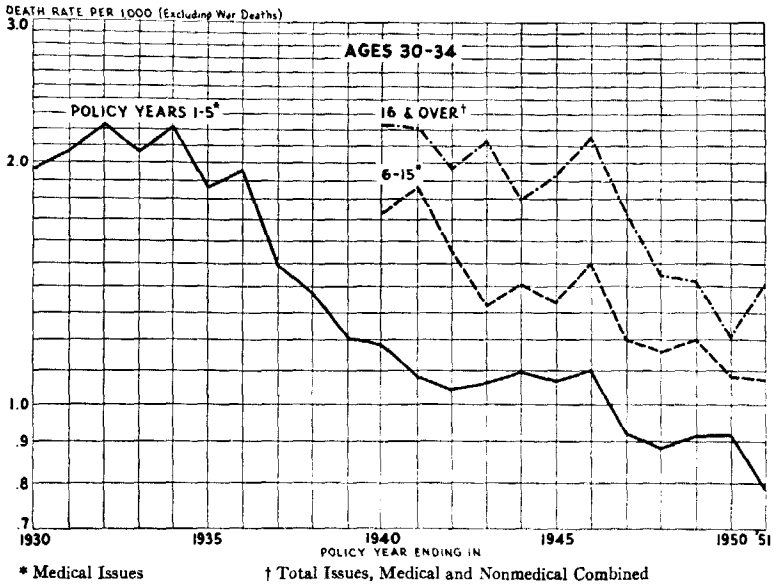


CHART IV
MORTALITY TRENDS ON STANDARD ORDINARY ISSUES
BY ATTAINED AGE

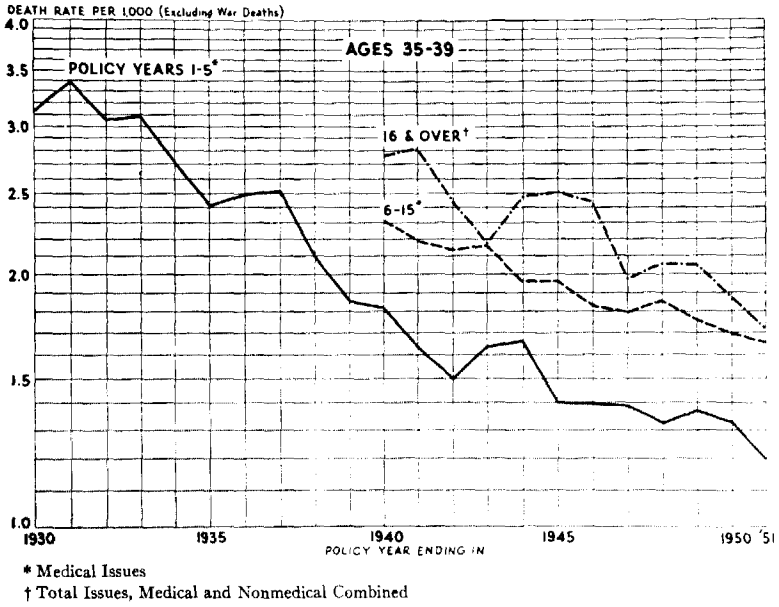


CHART V
MORTALITY TRENDS ON STANDARD ORDINARY ISSUES
BY ATTAINED AGE

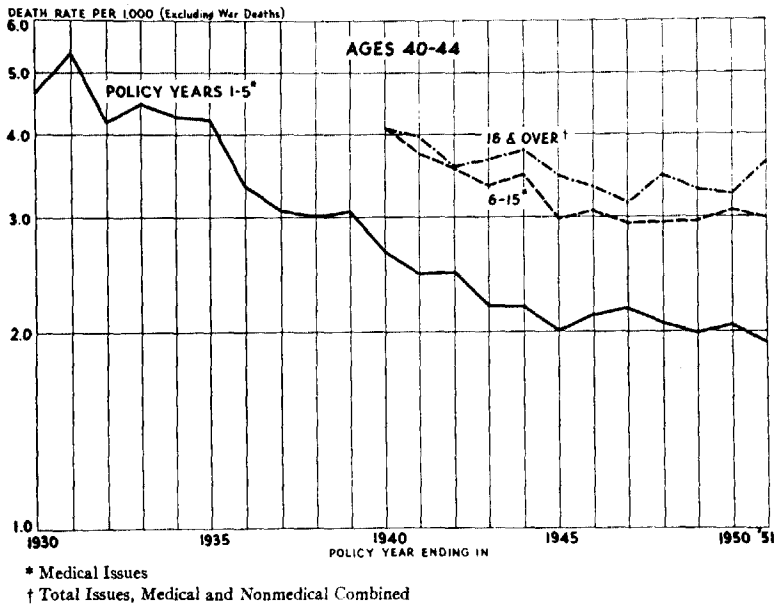


CHART VI
MORTALITY TRENDS ON STANDARD ORDINARY ISSUES
BY ATTAINED AGE

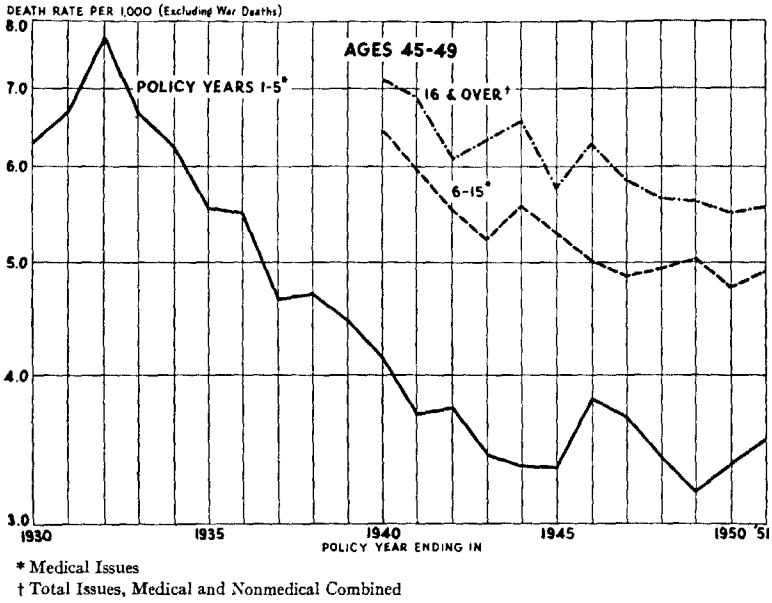


CHART VII
MORTALITY TRENDS ON STANDARD ORDINARY ISSUES
BY ATTAINED AGE

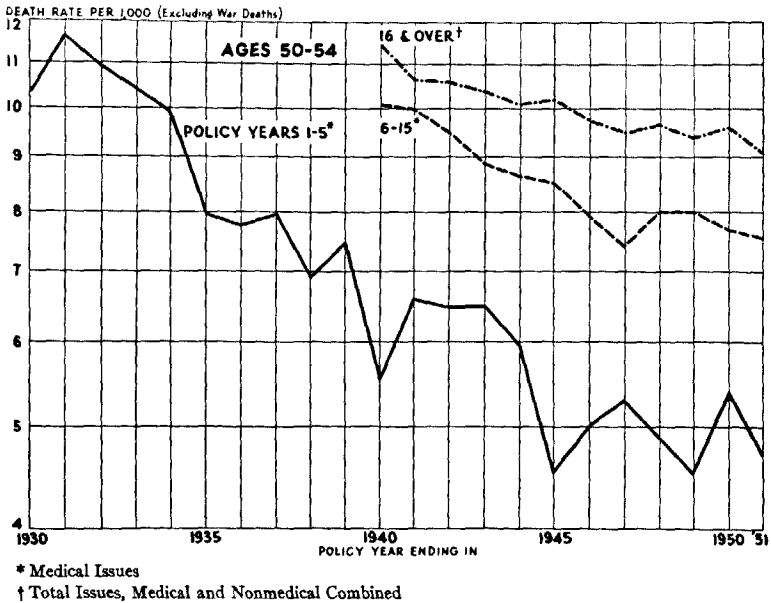


CHART VIII
MORTALITY TRENDS ON STANDARD ORDINARY ISSUES
BY ATTAINED AGE

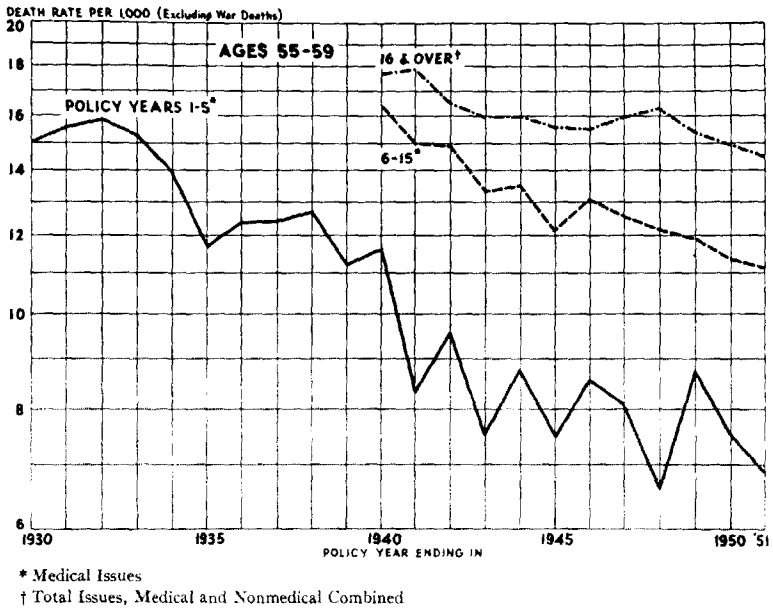
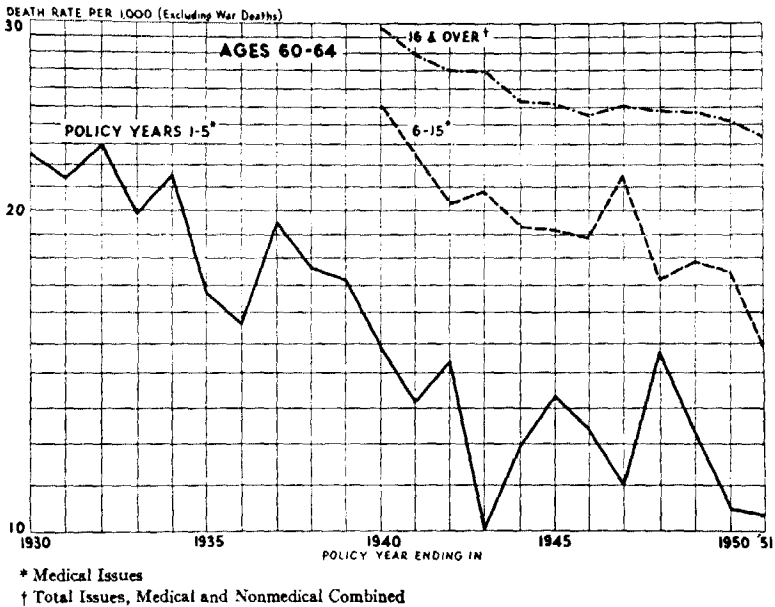


CHART IX
MORTALITY TRENDS ON STANDARD ORDINARY ISSUES
BY ATTAINED AGE



The relatively high mortality rates at ages under 35 which are manifest in the charts for some of the war years (notably the period from 1945 to 1946 anniversaries) are believed to reflect the excess deaths among insured lives in military service, largely due to service accidents, which were left in the study after elimination of deaths coded as due to operations of war.

The mortality trends during the period from 1929 to 1951 anniversaries on standard Ordinary medical issues in the first five policy years are summarized in Table 10. This table indicates that, from the period 1929-34

TABLE 10
TREND OF EXPERIENCE ON MEDICAL ISSUES*
FIRST FIVE POLICY YEARS

AGES AT ISSUE	EXPERIENCE FOR PERIOD BETWEEN ANNIVERSARIES IN INDICATED YEARS				
	1929-1934	1934-1939	1939-1943	1943-1947	1947-1951
	Mortality Rate per 1,000 (Based on Amounts of Insurance)				
10-14.....	1.021	0.945	0.646	0.643	0.517
15-19.....	1.838	1.409	1.039	0.942	0.870
20-24.....	1.868	1.404	0.980	0.853	0.797
25-29.....	1.912	1.383	0.998	0.961	0.810
30-34.....	2.491	1.767	1.290	1.162	0.975
35-39.....	3.588	2.743	1.910	1.672	1.566
40-44.....	5.509	3.934	2.987	2.615	2.437
45-49.....	8.057	5.896	4.621	4.044	4.096
50-54.....	12.523	9.708	7.787	6.053	5.607
55-59.....	17.458	13.582	10.819	9.211	8.776
60-64.....	25.053	19.321	14.651	12.121	12.804
65 and over..	35.970	28.806	20.834	18.679	24.290
	Mortality Index with 1939-1943 Experience = 100%				
10-14.....	158.0%	146.3%	100.0%	99.5%	80.0%
15-19.....	176.9	135.6	100.0	90.7	83.7
20-24.....	190.6	143.3	100.0	87.0	81.3
25-29.....	191.6	138.6	100.0	96.3	81.2
30-34.....	193.1	137.0	100.0	90.1	75.6
35-39.....	187.9	143.6	100.0	87.5	82.0
40-44.....	184.4	131.7	100.0	87.5	81.6
45-49.....	174.4	127.6	100.0	87.5	88.6
50-54.....	160.8	124.7	100.0	77.7	72.0
55-59.....	161.4	125.5	100.0	85.1	81.1
60-64.....	171.0	131.9	100.0	82.7	87.4
65 and over..	172.7	138.3	100.0	89.7	116.6

* Excludes war deaths.

anniversaries to the period 1939-43 anniversaries, mortality in the first five policy years, excluding war deaths, improved more or less irregularly by from 40% to 50%. The table also shows that, from the period 1939-43 anniversaries to the period 1947-51 anniversaries, mortality in the first five policy years, excluding war deaths, improved by about 20% at issue ages under 60. In interpreting the significance of this latter improvement in mortality, it should be kept in mind that an increasingly higher proportion of business at ages under 45 has in recent years been issued on a nonmedical basis. As a result the character of medical issues at ages under 45 may well have changed somewhat.

The mortality trends during the period from 1939 to 1951 anniversaries on standard Ordinary medical issues in the sixth to fifteenth policy years are summarized in Table 11. This table shows that, from the period 1939-43 anniversaries to the period 1947-51 anniversaries, mortality at these durations, excluding war deaths, has improved by attained age more or less irregularly by from 15% to 30%.

The mortality trends during the period from 1939 to 1951 anniversaries on standard Ordinary business—medical and nonmedical issues combined—in the sixteenth and subsequent policy years are summarized in Table 12. This table shows that such ultimate mortality, excluding war deaths, has improved only from 10% to 15% at attained ages 40 and over; the improvement in ultimate mortality at attained ages 25-39 has been much greater.

The greater improvement in the mortality at attained ages 40 and over on medical issues during the first fifteen policy years as compared with medical and nonmedical issues combined in the sixteenth and subsequent policy years is believed to reflect, among other factors, improved underwriting methods developed in the last fifteen years.

TABLE 11
TREND OF EXPERIENCE ON MEDICAL ISSUES*
POLICY YEARS 6-15

APPROXIMATE ATTAINED AGES	EXPERIENCE FOR PERIOD BETWEEN ANNIVERSARIES IN INDICATED YEARS		
	1939-1943	1943-1947	1947-1951
	Mortality Rate per 1,000 (Based on Amounts of Insurance)		
17-19.....	1.006	0.777	0.881
20-24.....	1.279	1.162	0.986
25-29.....	1.339	1.257	0.987
30-34.....	1.609	1.355	1.129
35-39.....	2.193	1.884	1.735
40-44.....	3.686	3.111	2.981
45-49.....	5.792	5.194	4.883
50-54.....	9.636	8.107	7.788
55-59.....	14.929	12.799	11.592
60-64.....	22.218	19.638	16.796
65-69.....	37.049	28.470	25.651
70-74.....	50.493	46.787	37.865
75 and over....	72.883	83.668	58.066
	Mortality Index with 1939-1943 Experience = 100%		
17-19.....	100.0%	77.2%	87.6%
20-24.....	100.0	90.9	77.1
25-29.....	100.0	93.9	73.7
30-34.....	100.0	84.2	70.2
35-39.....	100.0	85.9	79.1
40-44.....	100.0	84.4	80.9
45-49.....	100.0	89.7	84.3
50-54.....	100.0	84.1	80.8
55-59.....	100.0	85.7	77.6
60-64.....	100.0	88.4	75.6
65-69.....	100.0	76.8	69.2
70-74.....	100.0	92.7	75.0
75 and over....	100.0	114.8	79.7

* Excludes war deaths.

TABLE 12
TREND OF EXPERIENCE ON BUSINESS*
IN 16TH AND SUBSEQUENT POLICY YEARS

ATTAINED AGES	EXPERIENCE FOR PERIOD BETWEEN ANNIVERSARIES IN INDICATED YEARS		
	1939-1943	1943-1947	1947-1951
	Mortality Rate per 1,000 (Based on on Amounts of Insurance)		
25-29.....	2.142	1.785	1.171
30-34.....	2.127	1.903	1.364
35-39.....	2.524	2.336	1.922
40-44.....	3.813	3.396	3.381
45-49.....	6.573	6.108	5.569
50-54.....	10.725	9.828	9.427
55-59.....	16.905	15.725	15.197
60-64.....	27.757	24.991	24.203
65-69.....	40.801	36.797	36.381
70-74.....	58.594	56.181	53.862
75-79.....	85.727	84.016	79.971
80-84.....	136.807	124.293	113.844
85 and over.....	199.785	180.111	177.068
	Mortality Index with 1939-1943 Experience = 100%		
25-29.....	100.0%	83.3%	54.7%
30-34.....	100.0	89.5	64.1
35-39.....	100.0	92.6	76.1
40-44.....	100.0	89.1	88.7
45-49.....	100.0	92.9	84.7
50-54.....	100.0	91.6	87.9
55-59.....	100.0	93.0	89.9
60-64.....	100.0	90.0	87.2
65-69.....	100.0	90.2	89.2
70-74.....	100.0	95.9	91.9
75-79.....	100.0	98.0	93.3
80-84.....	100.0	90.9	83.2
85 and over.....	100.0	90.2	88.6

* Excludes war deaths.

APPENDIX

TABLE A
 CONTRIBUTING COMPANIES
 PROPORTION OF TOTAL EXPOSURES
 CONTRIBUTED BY EACH

COMPANY	FIRST 15 POLICY YEARS		16TH AND SUBSEQUENT POLICY YEARS
	Medical Issues	Nonmedical Issues	
Metropolitan	26.5%	15.5%	26.9%
Prudential	14.1	40.8	11.5
New York Life	10.5	11.3	
Northwestern Mutual	8.6		10.3
Equitable, New York	8.0	7.2	12.3
Mutual Life, N.Y.	4.6	1.5	6.8
John Hancock	4.3	10.8	3.4
Mutual Benefit	3.8	.5	4.2
Massachusetts Mutual	3.5	1.4	5.1
Travelers	3.3	.8	4.5
Penn Mutual	3.2	1.4	4.6
Aetna	2.5	1.0	3.2
Connecticut Mutual	2.5	2.8	2.1
Provident Mutual	1.7	.1	2.4
Connecticut General	1.5	.5	1.0
Sun Life, Canada	1.4	4.4	1.7
Total	100.0%	100.0%	100.0%

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TABLE B
STANDARD MEDICALLY EXAMINED ISSUES OF 1936 TO 1950
EXPERIENCE BETWEEN 1950 AND 1951 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	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Includ- ing War Deaths
1936..... (15)	10-14	\$ 78,676	\$ 61	\$12	\$ 91	67%	80%
	15-19	127,732	155	12	179	87	93
	20-24	270,043	450	3	505	89	90
	25-29	354,279	1,186	4	1,045	113	114
	30-34	359,388	1,996	0	1,815	110	110
	35-39	321,608	2,721	0	2,640	103	103
	40-44	254,014	2,899	0	3,368	86	86
	45-49	141,828	2,085	0	3,002	69	69
	50-54	64,870	2,431	0	1,960	124	124
	55-59	26,927	1,152	0	1,174	98	98
	60-64	7,614	342	0	485	71	71
65 and over	1,288	45	0	127	35	35	
	All Ages	\$2,008,267	\$15,523	\$31	\$16,391	95%	95%
1937..... (14)	10-14	\$ 85,549	\$ 86	\$25	\$ 98	88%	113%
	15-19	139,477	164	14	179	92	99
	20-24	307,921	382	2	499	77	77
	25-29	386,139	891	1	989	90	90
	30-34	393,423	1,557	0	1,688	92	92
	35-39	333,434	2,339	0	2,321	101	101
	40-44	260,212	2,685	0	2,927	92	92
	45-49	150,368	2,379	0	2,738	87	87
	50-54	73,679	1,804	0	1,943	93	93
	55-59	30,479	863	0	1,173	74	74
	60-64	8,478	324	0	463	70	70
65 and over	1,399	133	0	117	114	114	
	All Ages	\$2,170,558	\$13,607	\$42	\$15,135	90%	90%
1938..... (13)	10-14	\$ 86,476	\$ 62	\$ 25	\$ 98	63%	89%
	15-19	125,978	127	24	152	84	99
	20-24	280,095	306	1	395	77	78
	25-29	369,326	643	6	820	78	79
	30-34	396,467	1,746	3	1,491	117	117
	35-39	332,364	2,126	0	2,047	104	104
	40-44	247,554	2,724	0	2,438	112	112
	45-49	151,795	2,066	0	2,441	85	85
	50-54	71,855	1,402	0	1,670	84	84
	55-59	28,711	776	0	980	79	79
	60-64	9,612	329	0	463	71	71
65 and over	1,480	120	0	106	113	113	
	All Ages	\$2,101,713	\$12,427	\$ 59	\$13,101	95%	95%

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1939 (12)	10-14	\$ 75,847	\$ 77	\$ 16	\$ 85	91%	109%
	15-19	119,576	122	10	139	88	95
	20-24	259,472	252	9	337	75	77
	25-29	322,436	476	8	632	75	77
	30-34	322,603	833	0	1,074	78	78
	35-39	273,285	1,552	0	1,530	101	101
	40-44	200,789	1,508	0	1,753	86	86
	45-49	129,081	1,644	0	1,881	87	87
	50-54	69,472	1,235	0	1,419	87	87
	55-59	27,196	560	0	824	68	68
	60-64	7,706	515	0	336	153	153
65 and over	1,320	57	0	84	68	68	
All Ages	\$1,808,783	\$ 8,831	\$ 43	\$10,094	87%	88%	
1940 (11)	10-14	\$ 78,388	\$ 64	\$ 18	\$ 86	74%	95%
	15-19	137,667	151	27	154	98	116
	20-24	305,532	328	14	364	90	94
	25-29	372,977	580	1	664	87	88
	30-34	367,586	967	1	1,084	89	89
	35-39	311,273	1,697	0	1,563	109	109
	40-44	229,625	1,492	0	1,789	83	83
	45-49	149,288	1,982	0	1,936	102	102
	50-54	78,376	1,263	0	1,417	89	89
	55-59	30,627	528	0	816	65	65
	60-64	8,859	322	0	357	90	90
65 and over	1,486	86	0	87	99	99	
All Ages	\$2,071,684	\$ 9,460	\$ 61	\$10,317	92%	92%	
1941 (10)	10-14	\$ 87,266	\$ 64	\$ 27	\$ 94	68%	97%
	15-19	186,301	225	31	203	111	126
	20-24	378,972	352	27	421	84	90
	25-29	449,426	682	1	710	96	96
	30-34	462,184	1,176	10	1,169	101	101
	35-39	396,744	1,571	13	1,734	91	91
	40-44	277,745	1,617	0	1,880	86	86
	45-49	187,309	1,970	0	2,088	94	94
	50-54	96,392	1,207	0	1,510	80	80
	55-59	38,119	910	0	879	104	104
	60-64	12,693	315	0	462	68	68
65 and over	2,249	72	0	119	61	61	
All Ages	\$2,575,400	\$10,161	\$109	\$11,269	90%	91%	
1942 (9)	10-14	\$ 63,900	\$ 83	\$ 13	\$ 65	128%	148%
	15-19	131,789	160	26	142	113	131
	20-24	216,338	194	5	229	85	87
	25-29	304,443	489	3	441	111	112
	30-34	328,296	723	4	742	97	98
	35-39	296,982	1,202	0	1,161	104	104
	40-44	221,461	1,596	0	1,335	120	120
	45-49	158,373	1,226	0	1,552	79	79
	50-54	89,691	930	0	1,268	73	73
	55-59	37,200	774	0	767	101	101
	60-64	10,588	297	0	347	86	86
65 and over	2,301	137	0	109	126	126	
All Ages	\$1,861,362	\$ 7,811	\$ 51	\$ 8,158	96%	96%	

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1943 (8)	10-14	\$ 67,674	\$ 50	\$ 27	\$ 66	76%	117%
	15-19	123,337	104	6	132	79	83
	20-24	175,912	144	10	181	80	85
	25-29	295,924	404	5	399	101	103
	30-34	373,108	933	0	769	121	121
	35-39	390,477	1,433	0	1,374	104	104
	40-44	326,052	1,651	0	1,764	94	94
	45-49	224,961	1,948	0	1,962	99	99
	50-54	122,556	1,644	1	1,577	104	104
	55-59	48,490	556	0	906	61	61
	60-64	12,943	319	0	375	85	85
	65 and over	2,381	94	0	100	94	94
	All Ages	\$2,163,815	\$ 9,280	\$ 49	\$ 9,605	97%	97%
1944 (7)	10-14	\$ 81,952	\$ 52	\$ 16	\$ 72	72%	94%
	15-19	131,990	125	16	141	89	100
	20-24	164,395	123	7	161	76	81
	25-29	281,032	278	9	346	80	83
	30-34	429,646	801	5	778	103	104
	35-39	486,013	1,522	0	1,458	104	104
	40-44	432,162	2,180	0	2,061	106	106
	45-49	273,224	2,094	0	2,030	103	103
	50-54	148,837	1,549	0	1,692	92	92
	55-59	55,770	855	0	916	93	93
	60-64	13,815	311	0	339	92	92
	65 and over	2,509	99	0	90	110	110
	All Ages	\$2,501,345	\$ 9,989	\$ 53	\$10,084	99%	100%
1945 (6)	10-14	\$ 82,790	\$ 107	\$ 5	\$ 68	157%	165%
	15-19	132,032	75	31	140	54	76
	20-24	182,463	136	4	179	76	78
	25-29	316,018	348	20	370	94	99
	30-34	511,685	700	0	849	82	82
	35-39	576,027	1,685	0	1,584	106	106
	40-44	471,269	2,027	0	2,107	96	96
	45-49	292,665	1,733	0	1,975	88	88
	50-54	158,839	1,444	0	1,688	86	86
	55-59	59,123	877	0	912	96	96
	60-64	15,271	294	0	340	86	86
	65 and over	2,763	79	0	87	91	91
	All Ages	\$2,800,945	\$ 9,505	\$ 60	\$10,299	92%	93%
1946 (5)	10-14	\$ 85,641	\$ 53	\$ 4	\$ 64	83%	89%
	15-19	154,382	104	59	164	63	99
	20-24	465,706	489	63	456	107	121
	25-29	712,022	767	47	797	96	102
	30-34	838,199	922	34	1,249	74	77
	35-39	799,879	1,690	12	1,944	87	88
	40-44	602,037	1,842	14	2,384	77	78
	45-49	344,307	1,702	0	2,049	83	83
	50-54	179,368	1,566	0	1,690	93	93
	55-59	66,327	712	0	923	77	77
	60-64	17,136	265	0	341	78	78
	65 and over	3,007	33	0	83	40	40
	All Ages	\$4,268,011	\$10,145	\$233	\$12,144	84%	85%

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1947 (4)	10-14	\$ 78,432	\$ 56	\$ 0	\$ 51	110%	110%
	15-19	174,502	145	48	176	82	110
	20-24	387,641	329	76	364	90	111
	25-29	623,832	475	46	649	73	80
	30-34	824,862	982	11	1,064	92	93
	35-39	819,234	1,582	10	1,696	93	94
	40-44	646,438	2,192	0	2,127	103	103
	45-49	376,843	1,767	0	1,899	93	93
	50-54	202,486	1,246	0	1,567	80	80
	55-59	76,165	892	0	885	101	101
	60-64	18,254	378	0	309	122	122
65 and over	3,313	74	0	77	96	96	
All Ages	\$4,232,002	\$10,118	\$191	\$10,864	93%	95%	
1948 (3)	10-14	\$ 57,245	\$ 34	\$ 0	\$ 34	100%	100%
	15-19	141,620	120	53	136	88	127
	20-24	376,946	252	69	335	75	96
	25-29	643,289	540	36	624	87	92
	30-34	799,061	667	36	911	73	77
	35-39	748,605	1,098	0	1,333	82	82
	40-44	594,580	1,517	4	1,629	93	93
	45-49	347,218	2,160	6	1,483	146	146
	50-54	184,949	975	0	1,163	84	84
	55-59	69,432	601	0	661	91	91
	60-64	19,101	191	0	274	70	70
65 and over	3,541	239	0	73	327	327	
All Ages	\$3,985,587	\$ 8,394	\$204	\$ 8,656	97%	99%	
1949 (2)	10-14	\$ 54,415	\$ 8	\$ 0	\$ 27	30%	30%
	15-19	141,206	52	10	119	44	52
	20-24	433,840	282	112	334	84	118
	25-29	751,988	514	133	617	83	105
	30-34	874,734	666	74	796	84	93
	35-39	829,998	1,224	10	1,154	106	107
	40-44	631,646	1,188	0	1,257	95	95
	45-49	367,025	1,085	0	1,160	94	94
	50-54	189,136	890	0	842	106	106
	55-59	77,487	559	0	530	105	105
	60-64	22,272	132	0	235	56	56
65 and over	4,872	62	0	79	78	78	
All Ages	\$4,378,619	\$ 6,662	\$339	\$ 7,150	93%	98%	
1950 (1)	10-14	\$ 55,913	\$ 18	\$ 0	\$ 22	82%	82%
	15-19	170,977	207	7	120	173	178
	20-24	562,245	490	153	365	134	176
	25-29	1,017,258	529	246	671	79	115
	30-34	1,168,298	709	86	783	91	102
	35-39	1,015,661	868	59	985	88	94
	40-44	733,873	858	4	961	89	90
	45-49	435,909	1,224	0	933	131	131
	50-54	216,740	820	0	620	132	132
	55-59	88,740	262	0	414	63	63
	60-64	21,751	197	0	161	122	122
65 and over	3,810	69	0	43	160	160	
All Ages	\$5,491,175	\$ 6,251	\$555	\$ 6,078	103%	112%	

TABLE C
 STANDARD MEDICALLY EXAMINED ISSUES OF 1935 TO 1949
 WAR DEATHS BETWEEN 1949 AND 1950 ANNIVERSARIES BY YEAR OF ISSUE
 AND AGE AT ISSUE
 (Amounts Shown in \$1,000 Units)

ISSUE YEAR	POLICY YEAR	AGES AT ISSUE									
		10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	All Ages
1935	15	2									2
1936	14										0
1937	13	2		3							5
1938	12	2			2						4
1939	11	1	2	1							4
1940	10	3	2	8	1	5					19
1941	9	4		2	5						11
1942	8	2	2								4
1943	7	2	1			5					8
1944	6	1	1								2
1945	5		13	5							18
1946	4		6	32	6	10		5		2	61
1947	3		8	1	10	6					25
1948	2		6	23		12					41
1949	1		3		7						10
All Years of Issue		19	44	75	31	33	5	5	0	2	214

TABLE D
STANDARD NONMEDICAL ISSUES OF 1936 TO 1950
EXPERIENCE BETWEEN 1950 AND 1951 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	
			Exclud- ing War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1936..... (15)	10-14	\$ 15,691	\$ 7	\$ 1	\$ 18	39%	44%
	15-19	34,980	47	1	49	96	98
	20-24	61,769	131	2	116	113	115
	25-29	52,332	156	0	154	101	101
	30-34	36,208	171	0	183	93	93
	35-39	15,848	147	0	130	113	113
	40-44	8,261	124	0	110	113	113
	45-49	2,113	34	0	45	76	76
	50-54	209	4	0	6	67	67
	55-59	1	0	0	0		
	60-64						
65 and over							
	All Ages	\$ 227,412	\$ 821	\$ 4	\$ 811	101%	102%
1937..... (14)	10-14	\$ 14,499	\$ 11	\$ 4	\$ 17	65%	88%
	15-19	37,228	53	1	48	110	113
	20-24	66,410	88	2	108	81	83
	25-29	52,413	118	0	134	88	88
	30-34	36,571	170	0	157	108	108
	35-39	15,872	107	0	110	97	97
	40-44	8,107	98	0	91	108	108
	45-49	2,524	44	0	46	96	96
	50-54	359	1	0	9	11	11
	55-59	128	10	0	5	200	200
	60-64	46	0	0	2	0	0
65 and over							
	All Ages	\$ 234,157	\$ 700	\$ 7	\$ 727	96%	97%
1938..... (13)	10-14	\$ 16,369	\$ 21	\$ 5	\$ 18	117%	144%
	15-19	34,824	46	6	42	110	124
	20-24	59,749	83	0	84	99	99
	25-29	48,392	116	1	107	108	109
	30-34	34,927	144	0	131	110	110
	35-39	15,303	119	0	94	127	127
	40-44	7,697	95	0	76	125	125
	45-49	2,148	34	0	35	97	97
	50-54	183	2	0	4	50	50
	55-59	14	1	0	0		
	60-64	2	0	0	0		
65 and over							
	All Ages	\$ 219,608	\$ 661	\$ 12	\$ 591	112%	114%

TABLE D—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Exclud- ing War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1939 (12)	10-14	\$ 16,606	\$ 13	\$ 6	\$ 19	68%	100%
	15-19	38,397	20	4	45	44	53
	20-24	62,466	73	3	81	90	94
	25-29	51,137	119	0	100	119	119
	30-34	36,134	139	0	120	116	116
	35-39	16,685	83	0	93	89	89
	40-44	8,041	93	0	70	133	133
	45-49	2,286	38	0	33	115	115
	50-54	211	6	0	4	150	150
	55-59	3	0	0	0		
	60-64						
65 and over							
	All Ages	\$ 231,966	\$ 584	\$ 13	\$ 565	103%	106%
1940 (11)	10-14	\$ 17,312	\$ 18	\$ 4	\$ 19	95%	116%
	15-19	44,901	31	5	50	62	72
	20-24	74,057	91	0	88	103	103
	25-29	58,621	109	3	104	105	108
	30-34	40,350	125	0	119	105	105
	35-39	17,855	70	0	90	78	78
	40-44	8,169	93	0	64	145	145
	45-49	2,167	36	0	28	129	129
	50-54	161	1	0	3	33	33
	55-59	12	0	0	0		
	60-64	5	0	0	0		
65 and over							
	All Ages	\$ 263,620	\$ 574	\$ 12	\$ 565	102%	104%
1941 (10)	10-14	\$ 17,236	\$ 17	\$ 8	\$ 19	89%	132%
	15-19	63,216	49	8	69	71	83
	20-24	92,543	79	3	103	77	80
	25-29	68,356	98	0	108	91	91
	30-34	47,508	166	1	120	138	139
	35-39	20,339	96	0	89	108	108
	40-44	9,109	85	0	62	137	137
	45-49	2,113	26	0	24	108	108
	50-54	171	0	0	3	0	0
	55-59	5	0	0	0		
	60-64	1	0	0	0		
65 and over							
	All Ages	\$ 320,597	\$ 616	\$ 20	\$ 597	103%	107%
1942 (9)	10-14	\$ 17,368	\$ 20	\$ 7	\$ 18	111%	150%
	15-19	59,943	49	2	65	75	78
	20-24	65,166	77	0	69	112	112
	25-29	50,939	81	0	74	109	109
	30-34	40,421	110	0	91	121	121
	35-39	20,669	81	0	81	100	100
	40-44	9,582	81	0	58	140	140
	45-49	2,270	24	0	22	109	109
	50-54	172	2	0	2	100	100
	55-59	6	0	0	0		
	60-64	8	0	0	0		
65 and over	36	0	0	2	0	0	
	All Ages	\$ 266,580	\$ 525	\$ 9	\$ 482	109%	111%

TABLE D—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Exclud- ing War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1943..... (8)	10-14	\$ 40,901	\$ 32	\$ 16	\$ 40	80%	120%
	15-19	112,204	92	12	120	77	87
	20-24	98,950	98	1	102	96	97
	25-29	83,507	114	0	113	101	101
	30-34	71,375	162	0	147	110	110
	35-39	47,991	210	0	169	124	124
	40-44	17,458	110	0	94	117	117
	45-49	2,467	19	0	22	86	86
	50-54	255	5	0	3	167	167
	55-59	25	0	0	0	.....	.....
	60-64	2	0	0	0	.....	.....
	65 and over	10	0	0	0	.....	.....
	All Ages	\$ 475,145	\$ 842	\$ 29	\$ 810	104%	108%
1944..... (7)	10-14	\$ 54,785	\$ 59	\$ 16	\$ 48	123%	156%
	15-19	133,775	122	31	143	85	107
	20-24	100,522	86	3	99	87	90
	25-29	80,195	97	1	99	98	99
	30-34	75,776	139	0	137	101	101
	35-39	60,452	190	0	181	105	105
	40-44	22,750	102	0	109	94	94
	45-49	2,768	32	0	21	152	152
	50-54	294	12	0	3	400	400
	55-59	45	5	0	1	500	500
	60-64	16	0	0	0	.....	.....
	65 and over	5	0	0	0	.....	.....
	All Ages	\$ 531,383	\$ 844	\$ 51	\$ 841	100%	106%
1945..... (6)	10-14	\$ 58,401	\$ 38	\$ 4	\$ 48	79%	88%
	15-19	134,942	132	31	143	92	114
	20-24	112,794	89	10	111	80	89
	25-29	101,966	98	1	119	82	83
	30-34	83,959	128	0	139	92	92
	35-39	66,175	183	0	182	101	101
	40-44	24,597	116	0	110	105	105
	45-49	2,800	18	0	19	95	95
	50-54	352	7	0	4	175	175
	55-59	80	0	0	1	0	0
	60-64	8	0	0	0	.....	.....
	65 and over	.....	.....	.....	.....	.....	.....
	All Ages	\$ 586,074	\$ 809	\$ 46	\$ 876	92%	98%
1946..... (5)	10-14	\$ 48,715	\$ 22	\$ 3	\$ 37	59%	68%
	15-19	138,332	125	46	147	85	116
	20-24	369,906	255	19	363	70	75
	25-29	308,598	337	12	346	97	101
	30-34	147,856	243	0	220	110	110
	35-39	82,388	193	3	200	97	98
	40-44	26,595	105	1	105	100	101
	45-49	3,613	23	0	21	110	110
	50-54	670	4	0	6	67	67
	55-59	200	4	0	3	133	133
	60-64	37	1	0	1	100	100
	65 and over	9	0	0	0	.....	.....
	All Ages	\$1,126,919	\$1,312	\$ 84	\$1,449	91%	96%

TABLE D—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1947 (4)	10-14	\$ 50,900	\$ 20	\$ 1	\$ 33	61%	64%
	15-19	179,499	170	63	181	94	129
	20-24	281,398	243	37	265	92	106
	25-29	208,730	218	10	217	100	105
	30-34	121,478	181	0	157	115	115
	35-39	77,845	168	0	161	104	104
	40-44	29,569	125	0	97	129	129
	45-49	4,560	31	0	23	135	135
	50-54	1,246	12	0	10	120	120
	55-59	345	12	0	4	300	300
	60-64	67	6	0	1	600	600
	65 and over	43	0	0	1	0	0
	All Ages	\$ 955,680	\$1,186	\$111	\$1,150	103%	113%
1948 (3)	10-14	\$ 45,477	\$ 18	\$ 0	\$ 27	67%	67%
	15-19	161,069	156	72	155	101	147
	20-24	255,199	221	48	227	97	119
	25-29	181,795	180	15	176	102	111
	30-34	101,193	98	5	115	85	90
	35-39	64,788	98	0	115	85	85
	40-44	27,148	94	0	74	127	127
	45-49	5,295	18	0	23	78	78
	50-54	1,562	3	0	10	30	30
	55-59	529	2	0	5	40	40
	60-64	130	2	0	2	100	100
	65 and over	42	0	0	1	0	0
	All Ages	\$ 844,229	\$ 890	\$140	\$ 930	96%	111%
1949 (2)	10-14	\$ 49,543	\$ 11	\$ 0	\$ 25	44%	44%
	15-19	171,543	110	45	144	76	108
	20-24	292,930	151	106	226	67	114
	25-29	217,243	229	55	178	129	160
	30-34	126,107	118	10	115	103	111
	35-39	74,641	95	0	104	91	91
	40-44	29,458	89	0	59	151	151
	45-49	4,973	22	0	16	138	138
	50-54	1,483	12	0	7	171	171
	55-59	327	3	0	2	150	150
	60-64	154	1	0	2	50	50
	65 and over	46	0	0	1	0	0
	All Ages	\$ 968,448	\$ 841	\$216	\$ 879	96%	120%
1950 (1)	10-14	\$ 59,007	\$ 26	\$ 0	\$ 24	108%	108%
	15-19	237,286	167	32	166	101	120
	20-24	411,319	361	129	267	135	184
	25-29	325,319	202	92	215	94	137
	30-34	190,156	176	21	127	139	155
	35-39	95,254	79	5	92	86	91
	40-44	36,419	51	0	48	106	106
	45-49	5,103	4	0	11	36	36
	50-54	1,397	6	0	4	150	150
	55-59	341	1	0	2	50	50
	60-64	103	3	0	1	300	300
	65 and over	43	4	0	0		
	All Ages	\$1,361,747	\$1,080	\$279	\$ 957	113%	142%

TABLE E

EXPERIENCE* OF THE FIRST FIVE POLICY YEARS ON STANDARD MEDICALLY EXAMINED ISSUES BETWEEN 1929 AND 1951 ANNIVERSARIES
MORTALITY RATE PER 1,000 BY AGE AT ISSUE
BASED ON AMOUNT OF INSURANCE

AGES AT ISSUE	EXPERIENCE IN POLICY YEAR ENDING IN:						
	1930	1931	1932	1933	1934	1935	1936
10-14.....	0.972	1.093	0.978	0.996	1.060	1.035	0.997
15-19.....	2.083	1.776	1.783	1.766	1.770	1.525	1.442
20-24.....	1.915	2.156	1.816	1.713	1.657	1.647	1.487
25-29.....	2.033	1.946	1.794	1.887	1.887	1.694	1.471
30-34.....	2.335	2.598	2.550	2.549	2.418	2.055	2.195
35-39.....	3.625	3.744	3.525	3.460	3.537	3.195	2.860
40-44.....	5.300	6.324	5.581	5.256	4.820	4.809	4.309
45-49.....	7.316	7.947	8.009	8.892	8.413	6.695	6.361
50-54.....	11.969	13.434	14.148	11.252	11.161	9.951	10.156
55-59.....	18.642	16.700	16.902	17.529	17.500	13.810	11.960
60-64.....	22.188	25.063	29.043	26.272	22.466	18.545	19.732
65 and over.....	34.743	35.121	33.429	38.027	41.184	25.987	21.831
	1937	1938	1939	1940	1941	1942	1943
10-14.....	0.891	0.980	0.822	0.701	0.570	0.724	0.585
15-19.....	1.484	1.249	1.357	1.167	1.137	1.114	0.759
20-24.....	1.564	1.293	1.110	1.190	1.148	0.846	0.750
25-29.....	1.295	1.329	1.169	1.060	1.021	0.951	0.961
30-34.....	1.632	1.538	1.470	1.537	1.278	1.156	1.187
35-39.....	2.841	2.563	2.263	1.904	2.011	1.886	1.838
40-44.....	3.475	3.450	3.600	3.405	2.865	2.837	2.796
45-49.....	5.705	5.466	5.159	4.697	4.889	4.706	4.166
50-54.....	10.075	9.143	9.169	7.980	7.306	8.479	7.351
55-59.....	14.392	13.281	14.679	12.526	10.575	11.405	8.533
60-64.....	22.055	21.588	14.406	16.191	12.610	18.457	11.003
65 and over.....	48.235	27.291	20.937	15.759	28.027	18.462	21.693
	1944	1945	1946	1947	1948	1949	1950
10-14.....	0.692	0.634	0.631	0.615	0.538	0.528	0.485
15-19.....	0.912	0.720	1.250	0.891	0.974	0.972	0.721
20-24.....	0.816	0.707	1.108	0.808	0.756	0.790	0.807
25-29.....	0.964	1.053	0.988	0.856	0.918	0.905	0.704
30-34.....	1.216	1.245	1.177	1.043	0.961	0.985	1.087
35-39.....	1.913	1.612	1.586	1.628	1.542	1.613	1.578
40-44.....	2.594	2.533	2.690	2.627	2.435	2.359	2.584
45-49.....	4.235	3.533	4.290	4.098	4.118	3.689	4.315
50-54.....	6.807	5.630	5.763	6.114	5.246	5.818	5.696
55-59.....	10.051	9.062	9.810	8.131	9.129	10.270	7.799
60-64.....	11.380	12.600	12.357	12.091	12.684	13.578	13.213
65 and over.....	13.829	23.281	14.591	22.913	25.973	15.010	30.055
	AGES AT ISSUE		1951	AGES AT ISSUE		1951	
10-14.....			0.510	40-44.....			2.368
15-19.....			0.802	45-49.....			4.242
20-24.....			0.827	50-54.....			5.651
25-29.....			0.754	55-59.....			8.002
30-34.....			0.876	60-64.....			11.805
35-39.....			1.534	65 and over.....			25.724

* Excludes war deaths.

TABLE F
EXPERIENCE* OF THE SIXTH TO FIFTEENTH POLICY YEARS ON STANDARD MEDI-
CALLY EXAMINED ISSUES BETWEEN 1939 AND 1951 ANNIVERSARIES
MORTALITY RATE PER 1,000 BY APPROXIMATE ATTAINED AGE
BASED ON AMOUNT OF INSURANCE

APPROXIMATE ATTAINED AGES	EXPERIENCE IN POLICY YEAR ENDING IN:						
	1940	1941	1942	1943	1944	1945	1946
17-19	1.043	1.090	1.066	0.820	0.673	0.369	1.040
20-24	1.470	1.365	1.291	1.048	0.993	0.464	1.933
25-29	1.496	1.475	1.283	1.137	1.174	1.061	1.616
30-34	1.724	1.862	1.546	1.322	1.403	1.333	1.499
35-39	2.304	2.189	2.129	2.154	1.958	1.964	1.830
40-44	4.100	3.750	3.560	3.317	3.490	2.978	3.049
45-49	6.446	5.974	5.501	5.198	5.577	5.286	5.033
50-54	10.181	9.997	9.462	8.837	8.610	8.483	7.901
55-59	16.399	14.992	14.878	13.285	13.445	12.135	13.063
60-64	25.085	22.492	20.214	20.711	19.255	19.181	18.827
65-69	41.752	37.594	34.766	33.558	30.005	31.146	25.699
70-74	52.827	50.344	48.489	50.235	52.344	54.501	36.964
75 and over	85.159	78.036	73.656	57.395	124.098	72.007	59.393
	1947	1948	1949	1950	1951		
17-19	1.061	1.017	0.891	0.699	0.899		
20-24	1.242	1.015	1.008	1.072	0.839		
25-29	1.177	1.012	0.998	0.967	0.962		
30-34	1.197	1.167	1.197	1.077	1.069		
35-39	1.788	1.849	1.752	1.694	1.653		
40-44	2.926	2.933	2.937	3.057	2.988		
45-49	4.845	4.907	5.021	4.732	4.887		
50-54	7.376	8.002	8.003	7.653	7.538		
55-59	12.515	12.147	11.887	11.335	11.108		
60-64	21.451	17.178	17.879	17.444	14.847		
65-69	26.338	26.417	25.994	24.805	25.427		
70-74	41.295	40.422	37.688	37.752	35.497		
75 and over	75.296	72.045	60.811	52.913	47.655		

* Excludes war deaths.

TABLE G
 EXPERIENCE* OF THE SIXTEENTH AND SUBSEQUENT POLICY YEARS ON
 STANDARD ISSUES BETWEEN 1939 AND 1951 ANNIVERSARIES
 MORTALITY RATE PER 1,000 BY ATTAINED AGE
 BASED ON AMOUNT OF INSURANCE

ATTAINED AGES	EXPERIENCE IN POLICY YEAR ENDING IN:						
	1940	1941	1942	1943	1944	1945	1946
25-29	2.330	2.240	2.330	1.849	1.669	2.556	2.221
30-34	2.229	2.212	1.964	2.131	1.796	1.930	2.154
35-39	2.768	2.805	2.438	2.169	2.468	2.501	2.442
40-44	4.090	3.966	3.588	3.671	3.784	3.444	3.309
45-49	7.103	6.878	6.095	6.340	6.592	5.749	6.309
50-54	11.426	10.654	10.609	10.351	10.065	10.158	9.705
55-59	17.693	17.894	16.447	15.936	15.929	15.565	15.486
60-64	29.686	27.887	26.969	26.912	25.329	25.194	24.480
65-69	40.416	42.441	39.734	40.744	38.430	37.059	36.472
70-74	59.652	58.280	57.051	59.551	58.008	58.820	54.614
75-79	84.861	88.002	84.181	86.018	86.991	81.537	81.423
80-84	138.824	136.565	126.671	145.419	128.862	129.140	116.370
85-89	219.500	200.341	182.010	172.150	189.563	164.506	169.952
90-95	231.115	231.435	283.144	233.235	240.482	181.520	225.498
	1947	1948	1949	1950	1951		
25-29	1.079	1.166	1.106	1.223	1.176		
30-34	1.728	1.443	1.415	1.205	1.404		
35-39	1.970	2.055	2.050	1.881	1.721		
40-44	3.135	3.474	3.298	3.237	3.635		
45-49	5.845	5.639	5.614	5.474	5.557		
50-54	9.473	9.606	9.379	9.671	9.072		
55-59	15.926	16.221	15.347	14.926	14.435		
60-64	25.039	24.750	24.663	24.177	23.358		
65-69	35.642	39.282	36.846	35.251	34.705		
70-74	54.084	55.855	52.009	53.337	54.352		
75-79	86.212	86.538	77.213	83.436	74.119		
80-84	124.120	110.526	118.458	108.486	117.287		
85-89	167.006	182.369	177.252	141.730	173.953		
90-95	263.686	267.796	204.077	234.196	244.450		

* Excludes war deaths.