

TRANSACTIONS

1953 REPORTS OF MORTALITY AND MORBIDITY EXPERIENCE

REPORT OF THE COMMITTEE ON MORTALITY UNDER ORDINARY INSURANCES AND ANNUITIES

MORTALITY UNDER STANDARD ORDINARY INSURANCE ISSUES BETWEEN 1951 AND 1952 ANNIVERSARIES

THIS report covers the intercompany experience under standard Ordinary insurance issues between 1951 and 1952 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 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 \$44,970,698,000 and actual claims of \$152,917,000, excluding war deaths. There were 423 policies representing \$1,459,000 in claims reported as deaths due to operations of war during this period.

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 1 brings out that, with war deaths excluded, the largest improvements in mortality on medical issues as compared with the 1946-49 Select Basic Table have occurred at ages 10-29 and 50 and over at issue.

The experience for the periods from 1949 to 1950 anniversaries and from 1950 to 1951 anniversaries showed a similar pattern.

The aggregate mortality ratio, excluding war deaths, for the period from 1951 to 1952 anniversaries (93.2%) was fractionally higher than that (93.0%) for the period from 1950 to 1951 anniversaries.

When war deaths are included, the aggregate mortality ratio for the period from 1951 to 1952 anniversaries is increased by .9 of a percentage point (from 93.2% to 94.1%). About 70% of the total amount of war

TABLE 1
STANDARD MEDICALLY EXAMINED ISSUES OF 1937 TO 1951
EXPERIENCE BETWEEN 1951 AND 1952 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 BASE TABLE	MORTALITY RATIO	
		Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
10-14	\$ 1,058,810	\$ 908	\$ 126	\$ 976	93.0%	105.9%
15-19	2,055,389	2,034	471	2,206	92.2	113.6
20-24	4,549,387	4,585	425	4,980	92.1	100.6
25-29	7,143,589	8,746	380	9,776	89.5	93.4
30-34	8,585,590	15,955	46	16,630	95.9	96.2
35-39	8,181,756	23,791	5	25,323	94.0	94.0
40-44	6,378,186	29,529	6	30,711	96.2	96.2
45-49	3,912,242	28,699	0	30,336	94.6	94.6
50-54	2,043,786	21,194	0	23,001	92.1	92.1
55-59	807,160	11,863	0	13,270	89.4	89.4
60-64	214,325	4,309	0	5,399	79.8	79.8
65 and over	40,478	1,304	0	1,412	92.4	92.4
All Ages	\$44,970,698	\$152,917	\$1,459	\$164,020	93.2%	94.1%

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 12.9, 21.4, 8.5, and 3.9 percentage points respectively. At ages 30 and over at issue, war deaths were negligible. This parallels the experience with war deaths during the period from 1950 to 1951 anniversaries and indicates the extent to which war deaths have been concentrated at ages under 30 at issue.

Table 2 reveals no clear-cut differences in mortality by year of issue (or by policy year). More than 60 percent of the total amount of war claims on the 15 years of issue covered by this study was paid on the

issues of 1950, 1949, 1948 and 1947. The inclusion of war deaths increased the mortality ratio for the issues of 1951 by 1.0 percentage point, that for the issues of 1950 by 4.1 percentage points, that for the issues of 1949 by 3.3 percentage points, that for the issues of 1948 by 1.6 percentage points, and that for the issues of 1947 by 1.2 percentage points. For no other year of issue was the mortality ratio increased by more than 1.0

TABLE 2
STANDARD MEDICALLY EXAMINED ISSUES OF 1937 TO 1951
EXPERIENCE BETWEEN 1951 AND 1952 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
1937.....	15	\$ 2,125,997	\$ 16,092	\$ 17	\$ 16,984	94.7%	94.8%
1938.....	14	2,062,540	13,285	50	14,424	92.1	92.5
1939.....	13	1,775,689	10,452	29	10,950	95.5	95.7
1940.....	12	2,032,817	11,157	25	11,214	99.5	99.7
1941.....	11	2,520,497	11,640	54	12,463	93.4	93.8
1942.....	10	1,772,229	8,096	54	8,716	92.9	93.5
1943.....	9	2,096,226	9,671	46	10,303	93.9	94.3
1944.....	8	2,420,064	10,126	46	11,204	90.4	90.8
1945.....	7	2,698,797	10,467	42	10,731	97.5	97.9
1946.....	6	4,043,215	11,490	130	12,847	89.4	90.4
1947.....	5	4,017,342	10,440	152	12,196	85.6	86.8
1948.....	4	3,711,879	8,532	154	9,552	89.3	90.9
1949.....	3	3,981,254	7,395	281	8,639	85.6	88.9
1950.....	2	4,948,976	7,829	320	7,985	98.0	102.1
1951.....	1	4,763,176	6,245	59	5,812	107.5	108.5
All Years of Issue.....		\$44,970,698	\$152,917	\$1,459	\$164,020	93.2%	94.1%

percentage point 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. The much lower proportion of war deaths on the issues of 1951 as compared with the issues of 1950 and 1949 reflects the fact that following the outbreak of hostilities in Korea many companies issued insurance only with war clauses to persons in or liable for military service, or limited the amount of insurance issued without war clauses to such persons.

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).

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 \$9,838,108,000 and actual claims of \$13,479,000,

TABLE 3
STANDARD MEDICALLY EXAMINED ISSUES OF 1937 TO 1951
EXPERIENCE (INCLUDING WAR DEATHS) BE-
TWEEN 1951 AND 1952 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 Mel- litus	Vascu- lar Le- sions Affect- ing Central Nervous System	Dis- eases of the Heart and Circu- latory System	Pneu- monia and In- fluenza	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...	1.0%	11.7%	1%	1.0%	3.4%	.5%	45.4%	5.3%	15.7%	15.9%
Policy Years 6-15...	2.2	16.8	1	2.8	17.7	1.1	29.0	6.6	4.1	19.6
Policy Years 1-15...	1.8	15.1	1	2.2	13.1	.9	34.3	6.2	7.9	18.4
Ages 30-39 at issue										
Policy Years 1-5...	.4	20.5	1	2.6	29.1	1.0	24.1	4.5	5	17.2
Policy Years 6-15...	.8	18.3	4	5.4	42.7	.9	10.9	4.8	0	15.8
Policy Years 1-15...	7	18.9	3	4.7	39.1	.9	14.3	4.8	1	16.2
Ages 40-49 at issue										
Policy Years 1-5...	2	24.7	2	3.1	44.2	.5	11.8	4.0	0	11.3
Policy Years 6-15...	3	21.4	5	6.0	48.8	.4	4.9	3.0	0	14.7
Policy Years 1-15...	3	22.3	4	5.2	47.5	.4	6.8	3.3	0	13.8
Ages 50 and over at issue										
Policy Years 1-5...	2	22.6	7	4.5	46.1	1.3	9.2	2.5	0	12.9
Policy Years 6-15...	2	20.9	6	8.9	50.1	2.0	2.8	2.0	0	12.5
Policy Years 1-15...	2	21.3	6	7.7	49.2	1.8	4.4	2.2	0	12.6
All Ages at issue										
Policy Years 1-5...	.4	21.3	3	3.0	35.2	.8	18.9	4.0	2.3	13.8
Policy Years 6-15...	6	20.0	4	6.2	44.3	1.0	8.5	3.6	4	15.0
Policy Years 1-15...	.6	20.4	4	5.4	41.7	1.0	11.3	3.7	9	14.6

excluding war deaths. There were 435 policies representing \$866,000 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.

It should be noted that nonmedical business has continued to grow

in importance. Thus the exposure on nonmedical issues in the current study increased 14.2 percent over that in the study covering the period from 1950 to 1951 anniversaries, whereas the corresponding exposure on medical issues increased only 1.2 percent. For the sixteen companies contributing to this study, nonmedical insurance accounted for approximately 28.6% of the standard issues of 1951 (by amounts) as compared with 19.9% of the standard issues of 1950.

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

TABLE 4
STANDARD NONMEDICAL ISSUES OF 1937 TO 1951
EXPERIENCE BETWEEN 1951 AND 1952 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.....	\$ 567,985	\$ 423	\$ 69	\$ 440	96.1%	111.8%
15-19.....	1,777,730	1,686	372	1,742	96.8	118.1
20-24.....	2,671,191	2,420	352	2,535	95.5	109.3
25-29.....	2,213,480	2,398	57	2,528	94.9	97.1
30-34.....	1,422,458	2,263	16	2,326	97.3	98.0
35-39.....	807,471	2,310	0	2,135	108.2	108.2
40-44.....	308,756	1,400	0	1,337	104.7	104.7
45-49.....	56,385	444	0	412	107.8	107.8
50 and over..	12,652	135	0	130	103.8	103.8
All Ages..	\$9,838,108	\$13,479	\$866	\$13,585	99.2%	105.6%

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 C of the Appendix.

Table 4 brings out that, with war deaths excluded, nonmedical mortality was above the 1946-49 Select Basic Table at ages 35 and over at issue. For all durations combined, nonmedical mortality was higher than on medical business at all ages. The mortality ratios on nonmedical business for all durations combined exceeded those on medical business by 1 to 5 percentage points at ages under 35 at issue and by 8 to 14 percentage

points at ages 35 and over at issue. It should be kept in mind that the nonmedical insurance issued at ages 45 and over represents primarily business issued under special circumstances, as for instance under salary allotment plans.

The aggregate mortality ratio, excluding war deaths, for the period from 1951 to 1952 anniversaries (99.2%) was 1.2 percentage points lower than that (100.4%) for the period from 1950 to 1951 anniversaries.

When war deaths are included, the aggregate mortality ratio on non-medical issues is increased by 6.4 percentage points (from 99.2% to 105.6%). Over 90% 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 15.7, 21.3, 13.8, and 2.2 percentage points respectively. In the age group 30-34 at issue, war deaths accounted for .7 percent of the claims; there were no war deaths reported at older ages. This emphasizes again the extent to which war deaths have been concentrated at ages under 30 at issue.

Table 5 reveals no clear-cut differences in nonmedical mortality by duration. Nearly 60% of the total amount of war claims on the 15 years of issue covered by this study was paid on the issues of 1950, 1949, 1948 and 1947. The inclusion of war deaths increased the mortality ratio for the issues of 1951 by 8.6 percentage points, that for the issues of 1950 by 17.2 percentage points, that for the issues of 1949 by 13.0 percentage points, that for the issues of 1948 by 9.8 percentage points, and that for the issues of 1947 by 8.3 percentage points. On the issues of 1942 and earlier years, the inclusion of war deaths did not increase any of the mortality ratios by as much as 2.5 percentage points. This gives some indication of the extent to which war deaths have been concentrated on recently issued nonmedical policies. As on the medically examined business, the proportion of war deaths on the issues of 1951 was much lower than on the issues of 1950 and 1949, reflecting the use of war clauses and the underwriting precautions adopted by many companies following the outbreak of hostilities in Korea.

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).

While 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 are not available. Table 7 presents side by side the experience, excluding war deaths, on medical and nonmedical issues as reported to the Committee in the past two years, that is, for the period from 1950 to 1952 anniversaries. In so

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

Additional data furnished the Committee show that females continue to constitute a higher proportion of nonmedical business than of medical

TABLE 5
STANDARD NONMEDICAL ISSUES OF 1937 TO 1951
EXPERIENCE BETWEEN 1951 AND 1952 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
1937.....	15	\$ 229,595	\$ 772	\$ 2	\$ 825	93.6%	93.8%
1938.....	14	215,300	616	7	658	93.6	94.7
1939.....	13	227,157	631	10	612	103.1	104.7
1940.....	12	257,178	623	4	610	102.1	102.8
1941.....	11	312,627	633	15	648	97.7	100.0
1942.....	10	259,871	530	9	512	103.5	105.3
1943.....	9	462,860	801	29	850	94.2	97.6
1944.....	8	517,254	912	34	904	100.9	104.6
1945.....	7	563,277	981	53	892	110.0	115.9
1946.....	6	1,066,837	1,329	76	1,464	90.8	96.0
1947.....	5	915,745	1,144	101	1,219	93.8	102.1
1948.....	4	806,324	952	95	977	97.4	107.2
1949.....	3	901,868	1,028	129	986	104.3	117.3
1950.....	2	1,191,626	1,138	184	1,066	106.8	124.0
1951.....	1	1,910,589	1,389	118	1,362	102.0	110.6
All Years of Issue.....		\$9,838,108	\$13,479	\$866	\$13,585	99.2%	105.6%

business (see also *TSA 1952 Reports*, 9). To the extent that females constitute a higher proportion of the nonmedical experience than of the medical experience, Table 7 understates the excess of nonmedical mortality over medical mortality.

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

The current experience during the 16th and subsequent policy years is based on an exposure of \$20,780,002,000 and actual claims of \$384,-

542,000, excluding war deaths. There were 44 policies representing \$55,000 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

TABLE 6
STANDARD NONMEDICAL ISSUES OF 1937 TO 1951
EXPERIENCE (INCLUDING WAR DEATHS) BETWEEN
1951 AND 1952 ANNIVERSARIES

PERCENTAGE DISTRIBUTION BY CAUSE OF DEATH OF AMOUNTS PAID IN CLAIMS

Cause of Death:	Tuber- culosis (All Forms)	Malign- ant Neo- plasms	Diab- etes Mel- litus	Vascu- lar Les- ions Affect- ing Central Nervous System	Dis- eases of the Heart and Circu- latory System	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	Residual
Ages 10-29 at issue										
Policy Years 1-5	7%	9.1%	0%	1.5%	5.3%	.8%	47.7%	3.4%	14.8%	16.7%
Policy Years 6-15	2.2	13.4	1.0	2.8	16.7	1.1	29.4	4.1	6.5	22.8
Policy Years 1-15	1.4	11.1	.5	2.1	10.6	1.0	39.0	3.8	10.9	19.6
Ages 30-39 at issue										
Policy Years 1-5	1.9	17.9	.3	4.9	23.8	1.0	27.3	3.7	1.1	18.1
Policy Years 6-15	1.3	18.1	.5	5.0	40.9	1.5	10.9	4.5	.0	17.3
Policy Years 1-15	1.5	18.1	.4	4.9	35.5	1.3	16.2	4.2	.3	17.6
Ages 40-49 at issue										
Policy Years 1-5	.6	18.2	.8	5.9	44.6	.4	11.8	2.2	.0	15.5
Policy Years 6-15	1.1	15.0	1.1	8.1	47.4	.9	5.8	2.1	.0	18.5
Policy Years 1-15	.9	16.1	1.0	7.4	46.4	.8	7.8	2.1	.0	17.5
Ages 50 and over at issue										
Policy Years 1-5	1.7	8.1	.0	1.7	71.3	.0	.0	.0	.0	17.2
Policy Years 6-15	.0	9.0	.0	13.0	53.5	1.4	.0	.0	.0	23.1
Policy Years 1-15	.7	8.6	.0	8.1	61.3	.8	.0	.0	.0	20.5
All Ages at issue										
Policy Years 1-5	1.0	12.0	.2	2.7	14.1	.8	38.9	3.4	10.0	16.9
Policy Years 6-15	1.7	15.4	.8	4.5	31.0	1.3	18.4	3.9	2.9	20.1
Policy Years 1-15	1.4	14.0	.5	3.7	23.6	1.1	27.3	3.7	6.0	18.7

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 1951 to 1952 anniversaries (92.4%) was 2.5 percentage points lower than that (94.9%) for the period from 1950 to 1951 anniversaries. The inclusion of war deaths increased the mortality ratios appreciably only at attained ages under 35

—by 8.3 percentage points at attained ages 25–29 and by 3.0 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*).

TABLE 7

COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE†
BETWEEN 1950 AND 1952 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									
10-19.....	99.5	92.9	85.8	97.7	97.3	89.9	84.6	83.3	90.3	91.6
20-29.....	95.1	104.4	84.3	93.1	93.5	92.2	89.0	95.6	89.8	95.8
30-39.....	93.1	104.0	84.7	98.4	98.7	106.2	99.9	105.3	96.0	103.9
40-49.....	104.6	131.6	94.5	109.0	96.5	109.6	90.8	105.8	94.4	110.2
50 and over	104.0	127.0*	86.3	95.7*	85.4	108.2*	92.9	117.9	89.8	109.0
All Ages	99.9	104.3	88.7	97.0	93.6	99.5	93.4	100.0	93.1	99.8
	Ratios of Nonmedical to Medical Mortality Ratios									
10-19.....	93.4%		113.9%		92.4%		98.5%		101.4%	
20-29.....	109.8		110.4		98.6		107.4		106.7	
30-39.....	111.7		116.2		107.6		105.4		108.2	
40-49.....	125.8		115.3		113.6		116.5		116.7	
50 and over	122.1		110.9		126.7		126.9		121.4	
All Ages	104.4%		109.4%		106.3%		107.1%		107.2%	

† Excludes war deaths.

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

TABLE 8
STANDARD ISSUES DURING 16TH AND SUBSEQUENT POLICY YEARS
EXPERIENCE BETWEEN 1951 AND 1952 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	\$ 198,999	\$ 257	\$20	\$ 240	\$ 634	107.1%	115.4%	40.5%	43.7%
30-34	490,555	661	22	728	1,958	90.8	93.8	33.8	34.9
35-39	1,093,962	2,034	11	2,223	5,754	91.5	92.0	35.3	35.5
40-44	1,936,319	6,507	1	6,592	14,241	98.7	98.7	45.7	45.7
45-49	2,296,283	15,281	1	15,395	29,174	92.6	92.6	52.4	52.4
50-54	3,414,919	30,697	0	32,286	49,362	95.1	95.1	62.2	62.2
55-59	3,595,726	52,173	0	56,792	75,986	91.9	91.9	68.7	68.7
60-64	2,995,318	66,727	0	71,956	93,161	89.0	89.0	71.6	71.6
65-69	2,044,353	69,254	1	75,651	94,192	91.5	91.5	73.5	73.5
70-74	1,187,842	64,982	0	64,981	81,776	100.0	100.0	79.5	79.5
75-79	587,699	42,524	0	47,482	59,768	89.6	89.6	71.1	71.1
80-84	217,981	23,120	0	26,478	32,585	87.3	87.3	71.0	71.0
85-89	51,280	7,770	0	9,202	11,122	84.4	84.4	69.9	69.9
90-95	8,771	2,555	0	2,106	2,697	121.3	121.3	94.7	94.7
All Ages	\$20,780,002	\$384,542	\$55	\$416,222	\$552,407	92.4%	92.4%	69.6%	69.6%

TABLE 9
STANDARD ISSUES DURING 16TH AND SUBSEQUENT POLICY YEARS
EXPERIENCE (INCLUDING WAR DEATHS) BETWEEN 1951 AND 1952 ANNIVERSARIES
PERCENTAGE DISTRIBUTION BY CAUSE OF DEATH OF AMOUNTS PAID IN CLAIMS

Cause of Death:	Tuberculosis (All Forms)	Malignant Neoplasms	Diabetes Mellitus	Vascular Lesions Affecting Central Nervous System	Diseases of the Heart and Circulatory System	Pneumonia and Influenza	Accidents and Homicide	Suicide	War Deaths	All Other Causes and Unknown
Committee's 1950 Code:	01, 02	18-33	37	42	49-55	56-59	88-96, 98	97	99	Residual
Attained Ages										
Under 40	3.2%	17.1%	1.0%	2.7%	22.1%	1.1%	21.7%	7.8%	1.8%	21.5%
40-49	1.4	17.1	.7	6.3	42.7	1.0	8.1	5.1	.0	17.6
50-59	.7	18.9	.9	7.8	51.1	.6	3.4	2.4	.0	14.2
60-69	.5	17.3	1.2	10.7	52.0	1.0	2.2	1.0	.0	14.1
70-79	.2	15.8	1.8	14.5	51.2	1.5	1.5	.6	.0	12.9
80 and over	.1	12.2	1.6	16.2	51.4	2.8	1.9	.2	.0	13.6
Total	5%	16.8%	1.3%	11.3%	50.8%	1.2%	2.7%	1.4%	0%	14.0%

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.....	24.9%	19.8%	27.6%
Prudential.....	14.5	38.1	11.9
New York Life.....	10.4	11.6
Northwestern Mutual.....	8.8	10.3
Equitable, N.Y.....	8.4	7.1	12.0
John Hancock.....	4.6	9.5	3.3
Mutual Life, N.Y.....	4.3	1.8	6.7
Mutual Benefit.....	3.9	.5	4.1
Massachusetts Mutual.....	3.6	1.5	5.0
Travelers.....	3.3	.7	4.4
Penn Mutual.....	3.3	1.3	4.5
Connecticut Mutual.....	2.7	2.6	2.1
Aetna.....	2.6	.9	3.1
Provident Mutual.....	1.7	.1	2.3
Connecticut General.....	1.6	.5	1.0
Sun Life, Canada.....	1.4	4.0	1.7
Total.....	100.0%	100.0%	100.0%

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TABLE B
STANDARD MEDICALLY EXAMINED ISSUES OF 1937 TO 1951
EXPERIENCE BETWEEN 1951 AND 1952 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	Including War Deaths
1937 (15)	10-14	\$ 83,649	\$ 81	\$ 7	\$ 97	84%	91%
	15-19	137,211	183	9	192	95	100
	20-24	304,085	428	1	569	75	75
	25-29	381,570	960	0	1,126	85	85
	30-34	388,490	1,888	0	1,962	96	96
	35-39	327,357	2,281	0	2,688	85	85
	40-44	252,071	3,005	0	3,342	90	90
	45-49	145,809	2,857	0	3,087	93	93
	50-54	67,944	2,390	0	2,052	116	116
	55-59	28,741	1,545	0	1,253	123	123
	60-64	7,987	431	0	509	85	85
65 and over	1,083	13	0	107	40	40	
	All Ages	\$2,125,997	\$16,092	\$ 17	\$16,984	95%	95%
1938 (14)	10-14	\$ 84,775	\$ 71	\$ 40	\$ 97	73%	114%
	15-19	123,827	110	9	158	70	75
	20-24	276,545	422	1	448	94	94
	25-29	365,446	814	0	936	87	87
	30-34	391,135	1,735	0	1,678	103	103
	35-39	326,993	2,187	0	2,276	96	96
	40-44	241,786	2,438	0	2,720	90	90
	45-49	146,698	2,027	0	2,671	76	76
	50-54	67,730	2,129	0	1,786	119	119
	55-59	27,216	845	0	1,048	81	81
	60-64	9,102	424	0	498	85	85
65 and over	1,287	83	0	108	77	77	
	All Ages	\$2,062,540	\$13,285	\$ 50	\$14,424	92%	92%
1939 (13)	10-14	\$ 74,240	\$ 55	\$ 13	\$ 84	65%	81%
	15-19	116,828	112	16	141	79	91
	20-24	256,340	321	0	361	89	89
	25-29	318,243	689	0	706	98	98
	30-34	318,727	1,232	0	1,198	103	103
	35-39	269,141	1,670	0	1,658	101	101
	40-44	196,584	2,338	0	1,936	121	121
	45-49	124,916	1,583	0	2,009	79	79
	50-54	66,424	1,284	0	1,544	83	83
	55-59	26,036	751	0	888	85	85
	60-64	6,950	367	0	335	110	110
65 and over	1,260	50	0	90	56	56	
	All Ages	\$1,775,689	\$10,452	\$ 29	\$10,950	95%	96%
1940 (12)	10-14	\$ 76,941	\$ 75	\$ 11	\$ 86	87%	100%
	15-19	135,824	138	10	158	87	94
	20-24	301,179	375	2	392	96	96
	25-29	368,460	672	2	722	93	93
	30-34	361,902	1,102	0	1,205	91	91
	35-39	305,698	2,072	0	1,712	121	121
	40-44	224,282	2,133	0	1,958	109	109

TABLE B—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
1940... (12)	45-49	\$ 144,036	\$ 1,970	\$ 0	\$ 2,102	94%	94%
	50-54	74,800	1,434	0	1,527	94	94
	55-59	29,736	780	0	901	87	87
	60-64	8,242	362	0	359	101	101
	65 and over	1,447	44	0	92	48	48
	All Ages	\$2,032,817	\$11,157	\$ 25	\$11,214	99%	100%
1941... (11)	10-14	\$ 84,845	\$ 125	\$ 22	\$ 93	134%	158%
	15-19	182,469	157	20	204	77	87
	20-24	372,630	386	11	443	87	90
	25-29	443,761	774	1	790	98	98
	30-34	454,652	1,459	0	1,341	109	109
	35-39	388,407	1,739	0	1,950	89	89
	40-44	271,109	1,904	0	2,112	90	90
	45-49	182,322	2,385	0	2,365	101	101
	50-54	92,659	1,550	0	1,675	93	93
	55-59	34,091	730	0	908	80	80
	60-64	11,543	317	0	465	68	68
65 and over	2,009	114	0	117	97	97	
	All Ages	\$2,520,497	\$11,640	\$ 54	\$12,463	93%	94%
1942... (10)	10-14	\$ 62,733	\$ 69	\$ 10	\$ 68	101%	116%
	15-19	128,627	97	36	140	69	95
	20-24	206,049	306	4	229	134	135
	25-29	282,051	454	2	446	102	102
	30-34	307,119	811	2	777	104	105
	35-39	283,168	1,188	0	1,237	96	96
	40-44	214,037	1,325	0	1,449	91	91
	45-49	154,008	1,536	0	1,717	89	89
	50-54	86,910	1,143	0	1,362	84	84
	55-59	35,511	683	0	818	83	83
	60-64	9,882	356	0	360	99	99
	65 and over	2,134	128	0	113	113	113
		All Ages	\$1,772,229	\$ 8,096	\$ 54	\$ 8,716	93%
1943... (9)	10-14	\$ 65,650	\$ 80	\$ 14	\$ 67	119%	140%
	15-19	117,912	94	20	127	74	90
	20-24	169,453	168	0	180	93	93
	25-29	286,114	365	12	415	88	91
	30-34	361,427	756	0	817	93	93
	35-39	379,220	1,356	0	1,483	91	91
	40-44	317,339	2,160	0	1,914	113	113
	45-49	218,842	2,110	0	2,145	98	98
	50-54	118,966	1,439	0	1,682	86	86
	55-59	46,928	712	0	968	74	74
	60-64	12,084	324	0	397	82	82
65 and over	2,291	107	0	108	99	99	
	All Ages	\$2,096,226	\$ 9,671	\$ 46	\$10,303	94%	94%
1944... (8)	10-14	\$ 78,882	\$ 80	\$ 2	\$ 76	105%	108%
	15-19	126,098	167	38	135	124	152
	20-24	157,834	140	1	162	86	87
	25-29	270,947	379	5	366	104	105
	30-34	415,065	705	0	855	82	82

TABLE B—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
1944... (8)	35-39	\$ 471,665	\$ 1,704	\$ 0	\$ 1,660	103%	103%
	40-44	419,659	2,149	0	2,270	95	95
	45-49	265,262	2,200	0	2,313	95	95
	50-54	144,318	1,642	0	1,857	88	88
	55-59	54,456	694	0	1,017	68	68
	60-64	13,354	207	0	387	53	53
	65 and over	2,504	59	0	106	56	56
	All Ages	\$2,420,064	\$10,126	\$ 46	\$11,204	90%	91%
1945... (7)	10-14	\$ 79,678	\$ 88	\$ 6	\$ 70	126%	134%
	15-19	127,026	123	32	136	90	114
	20-24	174,680	169	1	171	99	99
	25-29	302,618	350	3	372	94	95
	30-34	490,219	1,073	0	887	121	121
	35-39	555,788	1,474	0	1,667	88	88
	40-44	457,093	2,423	0	2,180	111	111
	45-49	283,674	2,016	0	2,108	96	96
	50-54	153,550	1,695	0	1,746	97	97
	55-59	56,936	726	0	935	78	78
	60-64	14,904	230	0	365	63	63
	65 and over	2,631	100	0	94	106	106
All Ages	\$2,698,797	\$10,467	\$ 42	\$10,731	98%	98%	
1946... (6)	10-14	\$ 82,954	\$ 49	\$ 1	\$ 68	72%	74%
	15-19	147,904	216	59	157	138	175
	20-24	437,942	325	25	429	76	82
	25-29	671,036	733	45	785	93	99
	30-34	792,272	1,218	0	1,315	93	93
	35-39	758,720	2,044	0	2,086	98	98
	40-44	572,280	2,230	0	2,558	87	87
	45-49	327,400	2,046	0	2,210	93	93
	50-54	170,744	1,472	0	1,815	81	81
	55-59	62,547	776	0	964	80	80
	60-64	16,390	252	0	365	69	69
	65 and over	3,026	129	0	95	136	136
	All Ages	\$4,043,215	\$11,490	\$130	\$12,847	89%	90%
1947... (5)	10-14	\$ 75,849	\$ 40	\$ 0	\$ 57	70%	70%
	15-19	166,716	153	78	177	86	131
	20-24	361,523	316	48	354	89	103
	25-29	582,581	535	26	652	82	86
	30-34	778,720	940	0	1,160	81	81
	35-39	780,043	1,600	0	1,896	84	84
	40-44	620,053	2,225	0	2,455	91	91
	45-49	363,559	1,966	0	2,163	91	91
	50-54	195,109	1,354	0	1,838	74	74
	55-59	72,715	910	0	1,012	90	90
	60-64	17,277	286	0	344	83	83
	65 and over	3,197	115	0	88	131	131
	All Ages	\$4,017,342	\$10,440	\$152	\$12,196	86%	87%
1948... (4)	10-14	\$ 55,392	\$ 20	\$ 0	\$ 36	56%	56%
	15-19	134,898	123	45	136	90	124

TABLE B—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
1948.... (4)	20-24	\$ 344,092	\$ 208	\$ 66	\$ 323	64%	85%
	25-29	582,686	560	18	606	92	95
	30-34	735,702	668	25	949	70	73
	35-39	699,807	1,140	0	1,449	79	79
	40-44	562,565	1,636	0	1,851	88	88
	45-49	330,810	2,024	0	1,667	121	121
	50-54	177,849	902	0	1,376	66	66
	55-59	66,409	916	0	772	119	119
	60-64	18,353	289	0	310	93	93
	65 and over	3,316	46	0	77	60	60
	All Ages	\$3,711,879	\$ 8,532	\$154	\$ 9,552	89%	91%
1949.... (3)	10-14	\$ 52,660	\$ 34	\$ 0	\$ 31	110%	110%
	15-19	134,087	140	83	129	109	173
	20-24	382,565	251	121	340	74	109
	25-29	660,597	452	66	641	71	81
	30-34	784,616	801	5	894	90	90
	35-39	759,616	1,367	0	1,352	101	101
	40-44	587,997	1,256	6	1,611	78	78
	45-49	344,716	1,251	0	1,472	85	85
	50-54	178,456	987	0	1,122	88	88
	55-59	73,036	611	0	695	88	88
60-64	19,017	131	0	272	48	48	
65 and over	3,891	114	0	80	143	143	
	All Ages	\$3,981,254	\$ 7,395	\$281	\$ 8,639	86%	89%
1950.... (2)	10-14	\$ 53,795	\$ 27	\$ 0	\$ 27	100%	100%
	15-19	161,502	156	16	136	115	126
	20-24	476,072	455	132	366	124	160
	25-29	869,993	593	153	713	83	105
	30-34	1,034,034	816	14	941	87	88
	35-39	926,835	1,051	5	1,288	82	82
	40-44	686,371	1,038	0	1,366	76	76
	45-49	415,064	1,794	0	1,312	137	137
	50-54	211,431	1,019	0	941	108	108
	55-59	88,353	699	0	604	116	116
60-64	21,698	144	0	229	63	63	
65 and over	3,828	37	0	62	60	60	
	All Ages	\$4,948,976	\$ 7,829	\$320	\$ 7,985	98%	102%
1951.... (1)	10-14	\$ 46,767	\$ 14	\$ 0	\$ 19	74%	74%
	15-19	114,460	65	0	80	81	81
	20-24	328,378	315	12	213	148	154
	25-29	757,486	416	47	500	83	93
	30-34	971,510	751	0	651	115	115
	35-39	949,298	918	0	921	100	100
	40-44	754,960	1,269	0	989	128	128
	45-49	464,856	934	0	995	94	94
	50-54	236,896	754	0	678	111	111
	55-59	104,449	485	0	487	100	100
60-64	27,542	189	0	204	93	93	
65 and over	6,574	135	0	75	180	180	
	All Ages	\$4,763,176	\$ 6,245	\$ 59	\$ 5,812	107%	108%

TABLE C
STANDARD NONMEDICAL ISSUES OF 1937 TO 1951
EXPERIENCE BETWEEN 1951 AND 1952 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
1937..... (15)	10-14	\$ 14,008	\$ 20	\$ 1	\$ 16	125%	131%
	15-19	36,361	42	1	51	82	84
	20-24	65,258	103	0	122	84	84
	25-29	51,577	145	0	152	95	95
	30-34	35,936	175	0	181	97	97
	35-39	15,610	126	0	128	98	98
	40-44	7,932	86	0	105	82	82
	45-49	2,434	43	0	52	83	83
	50 and over	479	32	0	18	178	178
	All Ages	\$ 229,595	\$ 772	\$ 2	\$ 825	94%	94%
1938..... (14)	10-14	\$ 15,797	\$ 14	\$ 6	\$ 18	78%	111%
	15-19	33,947	39	1	43	91	93
	20-24	58,737	80	0	95	84	84
	25-29	47,600	134	0	122	110	110
	30-34	34,322	110	0	147	75	75
	35-39	15,060	113	0	105	108	108
	40-44	7,533	77	0	85	91	91
	45-49	2,119	45	0	38	118	118
	50 and over	185	4	0	5	80	80
	All Ages	\$ 215,300	\$ 616	\$ 7	\$ 658	94%	95%
1939..... (13)	10-14	\$ 16,015	\$ 14	\$ 7	\$ 18	78%	117%
	15-19	37,362	35	1	45	78	80
	20-24	61,271	74	1	86	86	87
	25-29	50,310	101	1	112	90	91
	30-34	35,520	155	0	134	116	116
	35-39	16,416	129	0	101	128	128
	40-44	7,861	75	0	77	97	97
	45-49	2,208	40	0	35	114	114
	50 and over	194	8	0	4	200	200
	All Ages	\$ 227,157	\$ 631	\$ 10	\$ 612	103%	105%
1940..... (12)	10-14	\$ 16,678	\$ 17	\$ 3	\$ 19	89%	105%
	15-19	43,114	35	1	50	70	72
	20-24	72,533	100	0	94	106	106
	25-29	57,524	103	0	113	91	91
	30-34	39,652	141	0	132	107	107
	35-39	17,390	142	0	97	146	146
	40-44	7,975	55	0	70	79	79
	45-49	2,142	24	0	31	77	77
	50 and over	170	6	0	4	150	150
	All Ages	\$ 257,178	\$ 623	\$ 4	\$ 610	102%	103%
1941..... (11)	10-14	\$ 16,574	\$ 21	\$ 7	\$ 18	117%	156%
	15-19	61,278	56	3	69	81	86
	20-24	90,516	93	5	108	86	91
	25-29	66,959	85	0	119	71	71
	30-34	46,453	143	0	137	104	104
	35-39	19,809	110	0	99	111	111

TABLE C—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
1941..... (11)	40-44	\$ 8,832	\$ 75	\$ 0	\$ 69	109%	109%
	45-49	2,040	46	0	26	177	177
	50 and over	166	4	0	3	133	133
	All Ages	\$ 312,627	\$ 633	\$ 15	\$ 648	98%	100%
1942..... (10)	10-14	\$ 16,788	\$ 13	\$ 6	\$ 18	72%	106%
	15-19	58,065	45	3	63	71	76
	20-24	63,615	67	0	71	94	94
	25-29	49,729	94	0	78	121	121
	30-34	39,553	111	0	100	111	111
	35-39	20,266	106	0	88	120	120
	40-44	9,404	75	0	64	117	117
	45-49	2,231	14	0	25	56	56
	50 and over	220	5	0	5	100	100
	All Ages	\$ 259,871	\$ 530	\$ 9	\$ 512	104%	105%
1943..... (9)	10-14	\$ 39,582	\$ 32	\$ 18	\$ 40	80%	125%
	15-19	108,728	118	11	117	101	110
	20-24	96,601	79	0	102	77	77
	25-29	81,549	136	0	118	115	115
	30-34	69,722	134	0	158	85	85
	35-39	46,936	187	0	184	102	102
	40-44	17,090	96	0	103	93	93
	45-49	2,421	17	0	24	71	71
	50 and over	231	2	0	4	50	50
	All Ages	\$ 462,860	\$ 801	\$ 29	\$ 850	94%	98%
1944..... (8)	10-14	\$ 53,594	\$ 59	\$ 5	\$ 52	113%	123%
	15-19	129,492	124	27	138	90	109
	20-24	97,536	70	2	100	70	72
	25-29	78,196	113	0	106	107	107
	30-34	74,025	176	0	152	116	116
	35-39	59,140	222	0	208	107	107
	40-44	22,263	129	0	120	108	108
	45-49	2,662	19	0	23	83	83
	50 and over	346	0	0	5	0	0
	All Ages	\$ 517,254	\$ 912	\$ 34	\$ 904	101%	105%
1945..... (7)	10-14	\$ 57,358	\$ 67	\$ 5	\$ 50	134%	144%
	15-19	129,798	125	48	139	90	124
	20-24	107,217	92	0	105	88	88
	25-29	96,522	139	0	119	117	117
	30-34	81,149	136	0	147	93	93
	35-39	64,267	234	0	193	121	121
	40-44	23,860	168	0	114	147	147
	45-49	2,720	16	0	20	80	80
	50 and over	386	4	0	5	80	80
	All Ages	\$ 563,277	\$ 981	\$ 53	\$ 892	110%	116%
1946..... (6)	10-14	\$ 47,882	\$ 25	\$ 8	\$ 39	64%	85%
	15-19	132,950	140	55	141	99	138
	20-24	345,671	273	6	339	81	82
	25-29	287,768	300	7	337	89	91
	30-34	141,869	224	0	236	95	95
	35-39	80,318	216	0	221	98	98
	40-44	25,977	107	0	116	92	92

TABLE C—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Includ- ing War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1946... (6)	45-49	\$ 3,528	\$ 33	\$ 0	\$ 24	138%	138%
	50 and over	874	11	0	11	100	100
	All Ages	\$1,066,837	\$1,329	\$ 76	\$1,464	91%	96%
1947..... (5)	10-14	\$ 50,120	\$ 50	\$ 1	\$ 38	132%	134%
	15-19	172,935	194	75	183	106	147
	20-24	267,062	219	22	262	84	92
	25-29	198,219	165	2	222	74	75
	30-34	117,121	157	1	174	90	91
	35-39	75,742	212	0	184	115	115
	40-44	28,758	99	0	114	87	87
	45-49	4,318	33	0	26	127	127
	50 and over	1,470	15	0	16	94	94
	All Ages	\$ 915,745	\$1,144	\$101	\$1,219	94%	102%
1948 (4)	10-14	\$ 44,844	\$ 18	\$ 2	\$ 29	62%	69%
	15-19	154,223	151	40	156	97	122
	20-24	241,451	238	50	227	105	127
	25-29	173,001	182	0	180	101	101
	30-34	97,186	124	3	125	99	102
	35-39	62,504	111	0	129	86	86
	40-44	26,057	98	0	86	114	114
	45-49	4,985	14	0	25	56	56
	50 and over	2,075	16	0	20	80	80
	All Ages	\$ 806,324	\$ 952	\$ 95	\$ 977	97%	107%
1949..... (3)	10-14	\$ 48,367	\$ 30	\$ 0	\$ 28	107%	107%
	15-19	161,864	188	45	155	121	150
	20-24	268,108	311	81	239	130	164
	25-29	199,922	149	3	194	77	78
	30-34	117,824	114	0	134	85	85
	35-39	71,003	111	0	126	88	88
	40-44	28,457	88	0	78	113	113
	45-49	4,730	26	0	20	130	130
	50 and over	1,593	11	0	12	92	92
	All Ages	\$ 901,868	\$1,028	\$129	\$ 986	104%	117%
1950..... (2)	10-14	\$ 56,772	\$ 21	\$ 0	\$ 28	75%	75%
	15-19	214,271	180	32	180	100	118
	20-24	348,266	326	126	268	122	169
	25-29	277,864	205	19	228	90	98
	30-34	167,590	121	7	152	80	84
	35-39	86,688	173	0	120	144	144
	40-44	33,839	75	0	67	112	112
	45-49	4,809	31	0	15	207	207
	50 and over	1,527	6	0	8	75	75
	All Ages	\$1,191,626	\$1,138	\$184	\$1,066	107%	124%
1951..... (1)	10-14	\$ 73,608	\$ 22	\$ 0	\$ 29	76%	76%
	15-19	303,342	214	29	212	101	115
	20-24	487,349	295	59	317	93	112
	25-29	496,740	347	25	328	106	113
	30-34	324,536	242	5	217	112	114
	35-39	156,322	118	0	152	78	78
	40-44	52,918	97	0	69	141	141
	45-49	13,038	43	0	28	154	154
	50 and over	2,736	11	0	10	110	110
	All Ages	\$1,910,589	\$1,389	\$118	\$1,362	102%	111%