

**TRANSACTIONS OF SOCIETY OF ACTUARIES  
1953 REPORTS**

**REPORT OF THE COMMITTEE ON GROUP  
MORTALITY AND MORBIDITY**

**SECTION I. GROUP LIFE INSURANCE**

**T**HE Committee's study of the claim experience under Group Life insurance policies for the calendar year 1952 indicates a continuation of the pattern of experience for the six year period 1946-1951, except as regards the secular trend under policies with the waiver of premium and extended disability clauses. For the first time in several years there has been a reversal of the downward secular trend in experience under policies with these disability clauses, although the experience under policies with the total and permanent disability (installment) clause continues to improve. Under the waiver of premium coverage, the number of disability claims increased in 1952 and somewhat higher mortality was present at ages 50 and over. In the extended death benefit experience, slightly greater mortality was present throughout the range of ages.

The Committee decided not to publish the details of the 1952 calendar year experience since, with the exception noted above, it was not materially different from the unpublished experience for the calendar year 1951 and the 1946-1950 experience published in the Committee's 1951 report. It is expected that the experience for 1951 and 1952 will be included with that of subsequent years in a future report of the Committee.