

**TRANSACTIONS OF SOCIETY OF ACTUARIES
1960 REPORTS**

**REPORT OF THE COMMITTEE ON ACCIDENT AND
SICKNESS EXPERIENCE IN PLANS INSURED ON
THE GROUP BASIS**

**GROUP WEEKLY INDEMNITY INSURANCE AND
GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE**

THIS is the thirteenth annual report on the continuing study of the morbidity experience of Group Weekly Indemnity insurance and Group Employee and Dependent Hospital and Surgical Expense insurance.

In compiling these reports, the Committee includes the available experience of employer-employee groups. The experience of insured groups outside the United States, and of trusteeship and association cases insuring employees of the member employers, and of union cases, whether or not insurance depends on continued employment, is excluded. The data for Group Weekly Indemnity insurance exclude the experience of plans written under State Cash Sickness laws.

Data in the report for Weekly Indemnity insurance and Employee Hospital Expense insurance are based on the experience of groups in those industrial classifications which the contributing companies individually rate standard for premium purposes; tables covering these plans are headed "Nonrated Industries." Data for Surgical Expense insurance, Employee or Dependent, and for Dependent Hospital Expense insurance are based on the experience of groups regardless of industrial classification; tables covering these plans are headed "All Industries."

Annual Claim Costs

The basic results of the study are presented in the form of annual claim costs for each plan of Weekly Indemnity insurance and Employee and Dependent Surgical Expense insurance. In the case of plans providing employee coverage, groups are kept separate by the percent of their total exposure on female employees. The experience for the three latest policy years, combined, is furnished. In each instance, the annual cost is derived by dividing incurred claims by exposure. These results are shown in Tables 1, 3 and 4.

In the case of Weekly Indemnity insurance, the exposure unit is dollars of weekly benefit. For Surgical Expense insurance, the exposure is in

units of \$150 maximum benefit for plans based on the "Standard Schedule," or in units of \$200 maximum benefit for plans based on the "Select Schedule."

Ratios of Actual to 1957 Tabular Claims

The Committee has presented the results of the study of Employee and Dependent Hospital Expense insurance experience in the form of ratios of actual to tabular claims in this year's report instead of the annual claim costs shown in previous reports. A similar type of reporting will eventually be adopted for the Weekly Indemnity and Surgical insurance experience.

The tabular claim factors for Hospital Expense insurance are based on the graduated claim factors and claim frequencies derived from Tables 10 and 12 of Mr. S. W. Gingery's paper on "A Reinvestigation of Group Hospital Expense Insurance Experience" published in *TSA XII*. This study was based upon 1957 experience of plans providing at least 70 days maximum benefit duration, at least 20× miscellaneous fees, and a maternity benefit. The claim cost factors derived from the study are shown in Table 15 and will be known as "1957 Hospital Tabular" claim factors.

This change has been adopted in order to permit the analysis of hospital experience by amount of daily benefit and a more meaningful presentation of hospital cost relationships by plan, year of experience and percent female. The method also furnishes a means whereby a greater variety of plans can be submitted by the contributing companies and included in the annual reports. The results are shown in Tables 5 through 9. Tables 5 and 6 include the experience of all size groups for the latest three policy years combined. The experience shown in Tables 7 through 9 is based upon groups with less than \$10,000 of daily benefit exposed. These groups, which constitute exposure size codes 0 through 7, were used in order to minimize the effect that jumbo groups might have upon the ratio of actual to tabular claims in any of the groupings shown.

Trend of Experience

In order to analyze the trend underlying the experience under the plans studied, standardized morbidity ratios are presented in Tables 2 and 10 for each of the last eight policy years.

The standardized morbidity ratio is based on the level of experience of the current report, in this case 1957-1959. Crude claim costs for each year, which vary by plan for dependent insurance and by plan and female percentage for employee insurance, were applied to the accumulated 1957-59 exposure and the resulting calculated claims were compared to the total actual claims of the accumulated 1957-59 experience to arrive at the standardized morbidity ratios shown. Thus the levels of the ratios shown

this year differ from those of previous reports, because of the different basis, but the resulting trends are consistent.

It appears that the experience under the Group Weekly Indemnity insurance has decreased from the level of the past three years. The Employee and Dependent Hospital experience and Employee Surgical experience show substantial increases for the latest policy year, while the Dependent Surgical experience continues to show a modest yearly increase. The current year Weekly Indemnity and Surgical Expense insurance experience of one company is not included in any of the tables in this report and their current year hospital experience is not included in Table 10, Standardized Morbidity Ratios. Past experience would indicate that this omission has not significantly affected the standardized morbidity ratios shown, except for the 1-8-13 and 8-8-13 Weekly Indemnity and \$150 Employee Surgical Expense insurance plans where the ratios shown may be about 1% higher than they might have been if the experience of this company had been included.

The trend of experience for Employee and Dependent Hospital Expense insurance is also indicated in Table 7 in the form of ratios of actual to 1957 Hospital Tabular claims for each of the three latest policy years. The year by year relationship of these ratios of actual to tabular claims furnishes a more accurate indication of the actual increase in claim costs for Hospital Expense insurance than the standardized morbidity ratios presented in Table 10. The standardized morbidity ratios do not take into account increases in the average amount of daily benefit provided under group plans. These increases in the average amount of daily benefit should be recognized because the average benefit payable for hospital miscellaneous fees does not increase as much proportionately as the average room and board benefit. Therefore, hospital claim costs per dollar of daily benefit decrease as the amount of daily benefit increases, and the increasing pattern of standardized morbidity ratios understates the actual increase in the level of claim costs by year of experience.

For example, if the cost of hospitalization at each level of benefits provided were to remain unchanged from one year to the next and if the room and board benefit per day provided increased, the standardized morbidity ratio would show a decrease in percentage, reflecting the shift toward a lower claim cost per dollar of daily benefit, while the ratio of actual to tabular would remain constant.

Male and Female Costs

Male and female parameters have been derived for each Employee Weekly Indemnity and Surgical Expense insurance plan, together with a parameter ratio (female parameter divided by male parameter), which are

shown in Table 11. These parameters are the result of the composite experience of groups whose claim costs vary widely as a result of such influences as geographical location, industrial classification, age distribution, etc. The resulting lack of homogeneity produces possible variations and inconsistencies when male and female costs are derived or compared.

Table 11 does not contain male and female parameters for Employee Hospital Expense insurance. Ratios of actual to tabular claims for plans grouped according to female percentage are, however, shown in Table 9. The ratios in this table, although subject to factors other than female percentage, indicate how well the 1957 Hospital Tabular reflects the relationship between male and female claim costs.

Analysis of Experience by State

Tables 12 and 13 show the results of an analysis of Employee and Dependent Hospital Expense and Surgical Expense experience by state. The groups included in the experience for any state are those groups with 75% or more of the insured employees in that state. Where it was not possible to assign a group to a particular state, it was assigned to a region if 75% or more of the insured employees were in that region.

The Hospital experience is presented in the form of ratios of actual claims to 1957 Tabular claims for all exposure size groups combined and for exposure size groups 0-7 only.

The Surgical experience is presented in the same manner as the Hospital experience, with tabular surgical claims obtained by using the crude claim costs of all size groups combined for 1957-59 experience, as shown in Tables 3 and 4 of this report. The exposure size codes of 0 through 7 apply to groups with less than 2,000 exposure units of the \$150 or \$200 maximum benefit schedules.

The limitations of the data discussed later in this report with regard to an analysis by industry should be borne in mind when interpreting the variations in Hospital and Surgical experience by area. In addition, the committee would like to point out that the 1957 Hospital Tabular basis recognizes the relationship between the level of hospital miscellaneous and room and board charges by providing for an increasing level of hospital miscellaneous charges as the amount of daily benefit provided increases. In order that the 1957 Hospital tabular produce reasonably accurate miscellaneous fee claims costs, it is necessary that the amount of daily benefit provided be reasonably related to the level of hospital room and board charges. Therefore, the area variations in experience shown in Table 12 may be due to variations in the relationship of miscellaneous charges to room and board charges in an area, variations in the relationship between the amount of daily benefit provided and the level of room

and board charges in the area, variations in frequency or average duration of hospital confinement, or a combination of these factors. However, since the daily room and board benefit provided is limited to a dollar amount and the miscellaneous fee benefits provided have aggregate dollar maximums, it is possible that a substantial part of the variations in experience by area shown in Table 12 is due to the frequency of hospital confinement.

The volume of hospital experience shown for California is relatively small and may be atypical because of the exclusion of employee hospital plans which are integrated with California UCD hospital benefits.

The surgical variation in ratios of actual to tabular claims by area is probably due primarily to the variation in claim frequencies, since nearly all claim payments are for the maximum amount allowed for the procedure performed. If frequencies are the same, minor variations in the ratios by area may still occur because of differing frequency distributions of procedures performed, provided such procedures have different average benefits.

The results can only be presented as a composite experience of groups having various industry classifications, distributions of exposure by age and different types of claim administration. The hospital table does, however, indicate a substantially higher claim level in the Plains States, Mountain States, the Southwestern States and in many of the Southern States. The surgical table ratios follow a similar pattern.

Analysis of Experience by Industry Classification

Table 14 of this report shows the results of an analysis of Weekly Indemnity and Employee Hospital experience by industry classification. The latest prior study is included in the 1951 Reports. The complete industry classification system, of which the industries in Table 14 are a part, is contained in Section I of the Group Life Insurance report. The current report is based upon the policy years' experience of 1955 through 1958, which is different from that of the other tables in this report. The Committee intends to prepare an analysis by industry classification for a future report which will be on a tabular basis for Hospital, Surgical and Weekly Indemnity coverages.

The analysis by industry classification includes the accumulated experience of rated and nonrated industries and shows the number of experience units, the exposure, the proportion of total exposure, and the ratio of actual to average claims according to industrial classification for experience units of all exposure size groupings. The average claims for an industry were obtained by applying the claim costs of nonrated industries from previous years' studies, by plan, female percentage grouping, and

year of experience, to the corresponding exposures within the various industrial classifications. The actual and average claims were then summarized for each industry and the ratios calculated. As the volume of experience contained in some of the industrial classifications was extremely small, only those industries containing at least 100 experience units or 0.1% of the total exposure for either the Weekly Indemnity or Employee Hospital Expense coverage were included.

In addition to the complete analysis described in the above paragraph for experience units of all exposure size groupings, Table 14 also contains ratios of actual to average claims for experience units of the smaller exposure size groupings, namely, those with less than \$40,000 of weekly indemnity exposed under Weekly Indemnity and those with less than \$10,000 of daily benefit exposed under Employee Hospital Expense. The ratios of the smaller exposure size groupings have been shown because there may be a lack of homogeneity between large and small cases within an industrial classification. In any event, these ratios give one illustration of the wide dispersion of claim costs that exists among individual experience units within various industrial classifications. The Committee feels the existence of this wide dispersion is of such importance that it should not be overlooked in the use of this industry analysis.

The results of the industry analysis are arranged in order of industry code for convenience in summarizing the data. When examining the data given, it should be understood that the experience of any particular industry depends to a great extent on factors other than those directly related to working conditions. For example, there is a wide variation in the age distribution of workers engaged in different industries. In addition, various social, economic, or geographical factors may underlie variations in the experience by industry, or these variations may be chance fluctuations resulting from an insufficient volume of experience. The effect of underwriting selection should also be kept in mind in reviewing the results of the industry analysis. If other standards of selection were applied in accepting individual risks, substantially different results might be obtained for some industries. The experience shown in Table 14 for any given industry, therefore, reflects the combined effect of all the above factors applicable to that industry.

This analysis is not entirely comparable to the industry table contained in the Group Life Insurance report. A larger proportion of Group Accident and Sickness plans are necessarily excluded from this investigation, because they do not provide one of the plans of benefits being studied, than is true in the case of the Group Life Insurance investigation. For example, experience under compulsory State Cash Sickness plans is excluded from

the Weekly Indemnity data. This may have a marked effect on the experience exhibited by some of the industrial classifications included in this analysis.

Finally, the industrial classification itself is subject to some limitations. Up-to-date information is not always available for the assignment of each experience unit to its proper classification. Some experience units involve more than one industrial classification. Hence, it was necessary to assign such units to the classification which contained the largest number of insured employees, even though that classification might not contain a majority of such employees. This limitation probably affects the experience of relatively more of the units in the larger exposure size groupings than of the units in the smaller exposure size groupings.

Comparison of Tables

The tables in this report compare with those of previous reports as follows: Tables 1 and 2 remain unchanged; Tables 3 and 4 are the same as prior Tables 4 and 6, respectively; Table 5 is a condensed modification of prior Table 3; Table 6 is a modification of prior Table 5; Tables 7, 8 and 9 are new; Table 10 is the same as prior Table 7; Table 11 is the same as prior Table 8 except that hospital parameters are not shown; Tables 12 and 13 showing experience by state are new; Table 14 showing experience by industry classification was last published in the 1951 Reports; Table 15 is new.

Contributing Companies

Nine companies have contributed to the investigation covered in this report. The results are the composite experience under variations in company practice in underwriting, administration and claim procedures, as well as variations in experience among groups. It should be recognized that many groups may have significantly different claim costs from the averages shown in this report.

For six of the nine contributing companies, the exposures and claims shown in the report have been based on the experience of the three policy years ending in the calendar years 1957 through 1959. For one company, the experience of the three policy years ending during the period July 1, 1956 through June 30, 1959 has been used. One company has included experience of the policy years ending during the period July 1, 1956 through December 31, 1957 and for the policy year ending in the calendar year 1959. One company's hospital experience is included for the three policy years ending during the period July 1, 1956 through June 30, 1959, while the Weekly Indemnity and Surgical experience is included for the

two policy years ending during the period July 1, 1956 through June 30, 1958.

The following companies contributed experience for the investigation covered in this report:

Aetna Life Insurance Company
Connecticut General Life Insurance Company
Continental Assurance Company
Equitable Life Assurance Society
John Hancock Mutual Life Insurance Company
Metropolitan Life Insurance Company
Occidental Life Insurance Company of California
Prudential Insurance Company of America
The Travelers Insurance Company

TABLE 1
COMBINED 1957-59 POLICY YEARS' EXPERIENCE
GROUP WEEKLY INDEMNITY INSURANCE
WITH 6 WEEKS MATERNITY BENEFIT
NONRATED INDUSTRIES

FEMALE PERCENT	NUMBER OF EXPERIENCE UNITS	WEEKLY INDEMNITY EXPOSED	CLAIMS	ANNUAL CLAIM COST*	NUMBER OF EXPERIENCE UNITS	WEEKLY INDEMNITY EXPOSED	CLAIMS	ANNUAL CLAIM COST*
13 WEEK PLANS								
1st Day Accident and 4th Day Sickness					4th Day Accident and 4th Day Sickness			
<11%	1,801	7,875,000	4,834,432	\$.61	166	1,073,130	705,127	\$.66
11-21	720	4,445,590	2,831,329	.64	98	2,077,230	922,645	.44
21-31	363	2,215,640	1,448,407	.65	29	128,340	95,560	.74
31-41	163	1,438,020	1,464,719	1.02	15	35,500	37,600	1.06
41-51	79	164,330	148,288	.90	9	24,630	18,619	.76
51-61	47	361,830	373,062	1.03	26	243,670	244,745	1.00
61-71	39	99,900	95,987	.96	11	21,970	22,935	1.04
71-81	9	24,290	23,733	.98	2	11,550	10,771	.93
81-91	18	50,530	63,967	1.27	1	230	83	.36
91-100	4	7,220	7,948	1.10	0	0	0	.....
Total	3,243	16,682,350	11,291,872	.....	357	3,616,250	2,058,085	.....
1st Day Accident and 8th Day Sickness					8th Day Accident and 8th Day Sickness			
<11%	4,981	24,509,250	12,004,831	\$.49	514	4,707,950	2,809,906	\$.60
11-21	2,414	9,735,210	4,776,411	.49	278	4,270,000	2,357,592	.55
21-31	1,284	5,609,630	3,314,247	.59	152	2,144,710	1,309,668	.61
31-41	830	5,537,390	4,072,671	.74	143	1,405,050	1,002,134	.71
41-51	609	2,731,470	2,266,243	.83	96	1,191,060	1,075,475	.90
51-61	387	1,964,180	1,644,549	.84	67	488,690	385,298	.79
61-71	272	867,930	790,823	.91	34	228,750	181,231	.79
71-81	213	792,180	755,348	.95	43	245,100	163,458	.67
81-91	108	311,980	325,746	1.04	36	249,220	254,723	1.02
91-100	29	102,940	83,353	.81	8	56,140	52,952	.94
Total	11,127	52,162,160	30,034,222	.....	1,371	14,986,670	9,592,437	.....
26 WEEK PLANS								
1st Day Accident and 8th Day Sickness					8th Day Accident and 8th Day Sickness			
<11%	1,734	24,502,480	16,509,980	\$.67	244	13,116,860	9,108,089	\$.69
11-21	558	11,300,160	8,836,055	.78	101	2,655,310	1,449,083	.55
21-31	315	4,286,570	3,314,284	.77	47	1,681,540	1,317,144	.78
31-41	180	1,569,130	1,498,160	.95	27	252,990	185,972	.74
41-51	97	1,861,850	1,991,766	1.07	18	328,480	245,925	.75
51-61	72	1,894,840	1,681,663	.89	8	41,210	44,538	1.08
61-71	35	124,820	150,252	1.20	2	21,270	31,618	1.49
71-81	8	63,300	56,704	.90	1	20,340	17,739	.87
81-91	6	29,880	47,052	1.57	0	0	0	.....
91-100	2	13,960	14,454	1.04	0	0	0	.....
Total	3,007	45,646,990	34,100,370	.....	448	18,118,000	12,400,108	.....

* Per \$1.00 of exposure.

TABLE 2
 GROUP WEEKLY INDEMNITY INSURANCE
 NONRATED INDUSTRIES
 SECULAR TREND
 STANDARDIZED MORBIDITY RATIOS
 Base: 1957-59 Policy Years' Experience

Policy Year Experience	1-4-13 and 4-4-13 Plans	1-8-13 and 8-8-13 Plans	1-8-26 and 8-8-26 Plans	All Plans
1952.....	103%	103%	101%	102%
1953.....	108	105	100	103
1954.....	106	104	100	102
1955.....	99	96	98	97
1956.....	99	98	103	100
1957.....	99	101	101	101
1958.....	102	98	104	101
1959.....	98	101	92	97

NOTE.—One company's 1959 experience not included, see text for comments.

TABLE 3
 COMBINED 1957-59 POLICY YEARS' EXPERIENCE
 EMPLOYEE GROUP SURGICAL EXPENSE INSURANCE
 WITH OBSTETRICAL BENEFITS
 ALL INDUSTRIES

FEMALE PERCENT	\$150 SCHEDULE				\$200 SCHEDULE			
	Number of Experience Units	Maximum Indemnity Exposed per \$150 Basic Unit	Claims	Annual Claim Cost*	Number of Experience Units	Maximum Indemnity Exposed per \$200 Basic Unit	Claims	Annual Claim Cost*
<11%...	2,896	779,843	2,815,443	\$3.61	8,351	2,082,400	10,243,791	\$4.92
11-21....	1,573	485,713	1,954,623	4.02	4,645	1,177,677	6,428,300	5.46
21-31....	1,086	280,201	1,228,467	4.38	2,676	694,148	3,880,634	5.59
31-41....	716	239,779	1,109,888	4.63	1,604	458,095	2,901,551	6.33
41-51....	537	170,203	927,302	5.45	1,181	249,421	1,726,835	6.92
51-61....	395	163,581	903,610	5.52	864	257,724	1,839,011	7.14
61-71....	311	67,679	415,511	6.14	593	118,634	909,871	7.67
71-81....	233	61,176	386,390	6.32	341	93,887	711,044	7.57
81-91....	137	33,218	219,776	6.62	204	55,374	442,988	8.00
91-100...	35	6,406	39,869	6.22	36	4,507	41,378	9.18
Total...	7,919	2,397,799	10,000,879	.....	20,495	5,191,867	29,125,403	.....

* Per basic unit exposed.

TABLE 4
COMBINED 1957-59 POLICY YEARS' EXPERIENCE
DEPENDENT GROUP SURGICAL EXPENSE INSURANCE
ALL INDUSTRIES

PLAN	\$150 SCHEDULE				\$200 SCHEDULE			
	Number of Experience Units	Maximum Indemnity Exposed per \$150 Basic Unit	Claims	Annual Claim Cost*	Number of Experience Units	Maximum Indemnity Exposed per \$200 Basic Unit	Claims	Annual Claim Cost*
No Obstetrical Benefits	550	122,770	1,050,296	\$ 8.55	2,488	389,588	4,747,003	\$12.18
With Obstetrical Benefits 9 Months Waiting Period	4,430	920,552	11,734,186	12.75	17,476	2,928,354	44,777,306	15.29

* Per basic unit exposed.

TABLE 5
COMBINED 1957-59 POLICY YEARS' EXPERIENCE
EMPLOYEE GROUP HOSPITAL EXPENSE INSURANCE
NONRATED INDUSTRIES
ALL SIZE GROUPS

Plan Identification	Number of Experience Units	Daily Benefit Exposed	Actual Claims	Ratio of Actual Claims to 1957 Hospital Tabular
10× Reimbursement Plans				
31 Day, 10× Maternity	3,022	4,897,498	8,150,099	.954
31 Day, 14+10× Maternity	616	918,836	1,340,783	.835
70 Day, 10× Maternity	483	784,974	1,425,858	1.023
20× Reimbursement Plans				
31 Day, 10× Maternity	2,551	3,678,734	6,742,339	.979
70 Day, 10× Maternity	1,805	3,129,019	6,061,370	1.024
10× Fixed Benefit Plans				
31 Day, 14+10× Maternity	1,547	2,274,517	3,766,454	.926
70 Day, 14+10× Maternity	453	569,356	1,056,518	1.045
20× Fixed Benefit Plans				
31 Day, 14+20× Maternity	269	498,196	1,005,756	1.025
70 Day, 14+20× Maternity	212	403,809	874,912	1.099
All Plans	10,958	17,154,939	30,424,089	.975

TABLE 6
 COMBINED 1957-59 POLICY YEARS' EXPERIENCE
 DEPENDENT GROUP HOSPITAL EXPENSE INSURANCE
 ALL INDUSTRIES
 ALL SIZE GROUPS

Plan Identification	Number of Experience Units	Daily Benefit Exposed	Actual Claims	Ratio of Actual Claims to 1957 Hospital Tabular
10× Reimbursement Plans				
31 Day, No Maternity	373	321,840	1,015,395	1.069
31 Day, 10× Maternity	4,235	4,386,200	15,773,313	.974
70 Day, 10× Maternity	582	550,240	1,924,662	.941
20× Reimbursement Plans				
31 Day, 10× Maternity	3,294	3,036,317	12,682,087	1.066
70 Day, 10× Maternity	2,002	2,530,695	10,679,175	1.092
All Plans	10,486	10,825,292	42,074,632	1.029

Norg.—Dependent maternity benefits subject to a 9 months waiting period.

TABLE 7
 EMPLOYEE AND DEPENDENT HOSPITAL EXPERIENCE
 RATIO OF ACTUAL CLAIMS TO 1957 HOSPITAL TABULAR BY YEAR AND PLAN
 EXPOSURE SIZE GROUPS 0-7 ONLY, EMPLOYEE RATED INDUSTRIES EXCLUDED

POLICY YEAR AND PLAN	ALL 10X PLANS				ALL 20X PLANS			
	Number of Experience Units	Daily Benefit Exposed	1957 Hospital Tabular Claims	Ratio of Actual Claims to 1957 Hos- pital Tabular	Number of Experience Units	Daily Benefit Exposed	1957 Hospital Tabular Claims	Ratio of Actual Claims to 1957 Hos- pital Tabular
<i>Employee</i>								
1957, 31 Day.....	2,141	2,240,139	3,978,929	.896	1,004	1,095,213	2,118,153	.920
70 Day.....	409	453,281	815,999	.940	611	674,523	1,310,709	.978
Total....	2,550	2,693,420	4,794,928	.903	1,615	1,769,736	3,428,862	.942
1958, 31 Day.....	1,365	1,351,486	2,387,275	.949	722	853,377	1,625,636	.989
70 Day.....	228	245,511	428,336	.972	543	648,280	1,241,111	1.003
Total....	1,593	1,596,997	2,815,611	.952	1,265	1,501,657	2,866,747	.995
1959, 31 Day.....	1,554	1,748,755	3,067,578	1.009	1,053	1,292,106	2,422,489	1.069
70 Day.....	278	302,426	527,166	1.085	820	851,601	1,613,532	1.099
Total....	1,832	2,051,181	3,594,744	1.020	1,873	2,143,707	4,036,021	1.081

TABLE 7—Continued

POLICY YEAR AND PLAN	ALL 10× PLANS				ALL 20× PLANS			
	Number of Experience Units	Daily Benefit Exposed	1957 Hospital Tabular Claims	Ratio of Actual Claims to 1957 Hos- pital Tabular	Number of Experience Units	Daily Benefit Exposed	1957 Hospital Tabular Claims	Ratio of Actual Claims to 1957 Hos- pital Tabular
<i>Dependent</i>								
1957, 31 Day.....	1,953	1,497,267	5,524,596	.935	1,249	980,558	3,912,779	.999
70 Day.....	246	182,188	682,731	.972	672	550,758	2,190,555	1.053
Total.....	2,199	1,679,455	6,207,327	.939	1,921	1,531,316	6,103,334	1.018
1958, 31 Day.....	1,213	915,754	3,337,124	.949	826	631,731	2,492,765	1.049
70 Day.....	163	112,760	418,160	.872	552	419,221	1,622,728	1.099
Total.....	1,376	1,028,514	3,755,284	.940	1,378	1,050,952	4,115,493	1.069
1959, 31 Day.....	1,382	1,163,789	4,199,365	1.048	1,197	992,238	3,806,497	1.150
70 Day.....	168	159,806	585,085	.995	745	581,410	2,240,428	1.179
Total.....	1,550	1,323,595	4,784,450	1.041	1,942	1,573,648	6,046,925	1.160

TABLE 8

EMPLOYEE AND DEPENDENT HOSPITAL EXPERIENCE
 RATIO OF ACTUAL CLAIMS TO 1957 HOSPITAL TABULAR BY DAILY BENEFIT, PLAN AND YEAR
 EXPOSURE SIZE GROUPS 0-7 ONLY, EMPLOYEE RATED INDUSTRIES EXCLUDED

POLICY YEAR AND AMOUNT OF DAILY BENEFIT (NEARER \$1)	ALL 10X PLANS				ALL 20X PLANS			
	Number of Experience Units	Daily Benefit Exposed	1957 Hospital Tabular Claims	Ratio of Actual Claims to 1957 Hos- pital Tabular	Number of Experience Units	Daily Benefit Exposed	1957 Hospital Tabular Claims	Ratio of Actual Claims to 1957 Hos- pital Tabular
<i>Employee and Dependent</i>								
1957, \$ 5-8.....	2,660	1,782,459	4,770,377	.934	1,181	766,621	2,501,923	1.028
9-10.....	1,286	1,459,762	3,637,118	.906	1,333	1,247,243	3,547,855	.974
11-12.....	556	686,770	1,626,449	.913	695	839,587	2,302,439	.970
13-14.....	149	279,223	619,239	.923	170	274,684	758,967	.992
15-20.....	98	164,661	349,072	1.006	157	172,917	421,012	1.020
Total.....	4,749	4,372,875	11,002,255	.923	3,536	3,301,052	9,532,196	.991
1958, \$ 5-8.....	1,464	897,202	2,411,876	.956	703	442,220	1,393,708	1.053
9-10.....	856	846,952	2,102,380	.942	910	816,259	2,282,120	1.037
11-12.....	409	544,584	1,293,451	.928	609	719,005	1,874,680	1.031
13-14.....	133	191,024	437,242	.924	202	291,801	760,152	1.060
15-20.....	107	145,749	325,946	.990	219	283,324	671,580	1.007
Total.....	2,969	2,625,511	6,570,895	.945	2,643	2,552,609	6,982,240	1.038
1959, \$ 5-8.....	1,479	1,003,888	2,652,595	1.022	783	471,865	1,470,740	1.199
9-10.....	962	998,424	2,518,293	1.047	1,216	1,068,468	3,004,135	1.115
11-12.....	520	683,040	1,612,895	1.035	959	1,062,489	2,826,293	1.124
13-14.....	218	354,385	834,297	.993	327	394,456	1,035,509	1.123
15-20.....	203	335,039	761,114	1.057	530	720,077	1,746,269	1.105
Total.....	3,382	3,374,776	8,379,194	1.032	3,815	3,717,355	10,082,946	1.129

TABLE 9
 EMPLOYEE HOSPITAL 1957-59 POLICY YEARS' EXPERIENCE
 NONRATED INDUSTRIES, EXPOSURE SIZE GROUPS 0-7 ONLY
 RATIO OF ACTUAL CLAIMS TO 1957 HOSPITAL TABULAR BY PERCENT FEMALE

FEMALE PERCENT	ALL 10X PLANS				ALL 20X PLANS			
	Number of Experience Units	Daily Benefit Exposed	1957 Hospital Tabular Claims	Ratio of Actual Claims to 1957 Hospital Tabular	Number of Experience Units	Daily Benefit Exposed	1957 Hospital Tabular Claims	Ratio of Actual Claims to 1957 Hospital Tabular
<11%.....	2,145	2,117,535	3,253,907	.968	1,851	2,048,814	3,639,007	.997
11-21.....	1,234	1,192,761	1,864,609	.936	1,123	1,153,262	2,168,416	1.019
21-31.....	833	952,364	1,534,181	.918	607	680,823	1,272,865	.976
31-41.....	539	607,648	1,026,079	.918	417	519,117	1,029,362	.994
41-51.....	395	439,803	841,182	.994	274	323,802	682,253	1.021
51-61.....	296	329,299	639,641	.961	212	327,202	748,138	1.062
61-71.....	221	286,127	587,358	.972	144	207,274	507,772	1.089
71-81.....	183	258,645	577,267	.997	71	81,880	213,961	1.084
81-91.....	109	133,711	312,935	1.008	42	54,902	144,438	1.075
91-100.....	20	23,705	43,320	.777	12	18,024	39,672	.924
Total.....	5,975	6,341,598	10,680,479	.953	4,753	5,415,100	10,445,884	1.011

TABLE 10
 GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
 SECULAR TREND
 STANDARDIZED MORBIDITY RATIOS
 Base: 1957-59 Policy Years' Experience

POLICY YEAR EXPERIENCE	EMPLOYEE HOSPITAL EXPENSE NONRATED INDUSTRIES			EMPLOYEE SURGICAL EXPENSE		
	All 10× Plans	All 20× Plans	All Plans	\$150 Schedule	\$200 Schedule	Both Schedules
1952.....	83%	87%	85%	92%	87%	88%
1953.....	88	88	88	96	90	92
1954.....	91	89	90	95	93	94
1955.....	91	90	90	98	93	94
1956.....	96	93	95	95	96	95
1957.....	97	94	96	96	98	97
1958.....	101	102	101	101	99	99
1959.....	104	105	104	106	105	105

POLICY YEAR EXPERIENCE	DEPENDENT HOSPITAL EXPENSE			DEPENDENT SURGICAL EXPENSE		
	All 10× Plans	All 20× Plans	All Plans	\$150 Schedule	\$200 Schedule	Both Schedules
1952.....	88%	90%	89%	99%	92%	93%
1953.....	91	94	92	98	95	96
1954.....	92	91	91	100	94	95
1955.....	92	91	92	99	94	95
1956.....	94	92	93	106	95	98
1957.....	99	97	98	99	99	99
1958.....	95	99	97	98	100	100
1959.....	106	104	105	103	101	101

NOTE.—Includes plans with or without maternity or obstetrical benefits. One company's 1959 experience not included, see text for comments.

TABLE 11
ANALYSIS OF MALE AND FEMALE EXPERIENCE
ALL EXPOSURE SIZES

PLAN	1957-59 POLICY YEARS' EXPERIENCE			1959 LEVEL OF CLAIM COSTS		PARAM- ETER RATIO
	Exposure Size Groupings			Male Param- eter	Female Param- eter	
	0-7		0-9			
	Amount Exposed	Female Per- cent- age of Total Expo- sure	Female Per- cent- age of Total Expo- sure			
Group Weekly Indemnity Insurance						
1-4-13	<11% 5,598,310 Σ 10,335,090	14%	16%	.551	1.273	231%
4-4-13	<11% 980,700 Σ 1,779,940	18	16	.522	1.254	240
1-8-13	<11% 15,036,930 Σ 36,125,900	21	19	.451	1.150	255
8-8-13	<11% 2,749,180 Σ 7,156,360	24	22	.601	.779	130
1-8-26	<11% 12,107,270 Σ 18,931,220	14	15	.614	1.167	190
8-8-26	<11% 1,346,020 Σ 3,504,300	17	10	.576	1.320	229
Employee Surgical Expense						
\$150 Schedule	<11% 502,693 Σ 1,428,031	26	24	3.474	8.145	234
\$200 Schedule	<11% 1,435,128 Σ 3,475,696	21	21	4.843	9.988	206

TABLE 12
EMPLOYEE AND DEPENDENT 1957-59 POLICY YEARS' EXPERIENCE
ANALYSIS OF HOSPITAL EXPERIENCE BY STATE
NONRATED INDUSTRIES

LOCATION CODE	STATE OR REGION	EXPOSURE SIZE GROUPS 0-7			RATIO OF ACTUAL CLAIMS TO 1957 HOSPITAL TABULAR	
		Number of Experience Units	Daily Benefit Exposed	1957 Hospital Tabular Claims	0-7 Size Groups	All Size Groups
20.....	Region	24	32,903	79,860	1.055	.818
21.....	Connecticut	543	770,418	1,912,283	.998	1.012
22.....	Maine	158	164,865	416,771	1.095	1.087
23.....	Massachusetts	1,033	1,014,681	2,509,080	.930	.977
24.....	New Hampshire	122	233,492	587,558	.893	.895
25.....	Rhode Island	39	35,955	80,515	.920	.920
26.....	Vermont	189	167,992	415,980	1.021	1.021
	Total	2,108	2,420,306	6,002,047	.967	.986
30.....	Region	62	71,460	189,234	.958	.920
31.....	Delaware	18	11,212	32,029	.903*	.903*
32.....	District of Columbia	124	79,121	189,527	.912	.912
33.....	New Jersey	728	528,275	1,304,343	.830	.834
34.....	New York	1,959	1,947,056	4,824,585	.934	.922
35.....	Pennsylvania	2,084	2,036,173	5,116,565	.997	.990
	Total	4,975	4,673,297	11,656,283	.950	.939
40.....	Region	80	116,910	307,481	.972	1.174
41.....	Illinois	1,483	1,225,227	3,426,906	.941	.937
42.....	Indiana	984	945,032	2,584,170	.942	.931
43.....	Kentucky	167	120,062	327,011	.941	.955
44.....	Michigan	1,025	1,056,018	2,785,737	1.108	1.098
45.....	Ohio	1,238	1,498,948	3,946,892	1.014	.974
46.....	Wisconsin	398	370,403	1,029,899	1.062	1.058
47.....	West Virginia	276	205,446	523,307	1.120	1.120
	Total	5,651	5,538,046	14,931,403	1.007	.993
50.....	Region	42	85,622	248,781	1.074	1.126
51.....	Iowa	377	206,119	611,018	1.175	1.230
52.....	Kansas	195	121,177	323,231	1.147	1.238
53.....	Minnesota	202	135,059	405,720	1.194	1.178
54.....	Missouri	482	357,965	973,353	1.046	1.055
55.....	Nebraska	223	153,178	443,191	1.088	1.088
56.....	North Dakota	24	16,005	36,527	1.141*	1.141*
57.....	South Dakota	20	12,439	37,080	1.442*	1.442*
	Total	1,565	1,087,564	3,078,901	1.116	1.154

TABLE 12—Continued

LOCATION CODE	STATE OR REGION	EXPOSURE SIZE GROUPS 0-7			RATIO OF ACTUAL CLAIMS TO 1957 HOSPITAL TABULAR	
		Number of Expe- rience Units	Daily Benefit Exposed	1957 Hospital Tabular Claims	0-7 Size Groups	All Size Groups
60.....	Region	10	8,111	21,450	1.209*	1.209*
61.....	Colorado	83	56,082	146,795	1.279	1.152
62.....	Idaho	20	18,579	41,419	.941*	.941*
63.....	Montana	24	22,826	69,576	1.260	1.260
64.....	Nevada	5	6,773	17,642	.896*	.896*
65.....	Utah	71	57,993	134,098	.879	.820
66.....	Wyoming	13	9,261	22,299	1.267*	1.267*
	Total	226	179,625	453,279	1.108	1.042
70.....	Region	5	9,799	20,750	1.088*	1.088*
71.....	California	393	309,408	892,880	.953	.950
72.....	Oregon	46	28,069	77,831	.810	.810
73.....	Washington	46	30,853	89,293	.937	.938
	Total	490	378,129	1,080,754	.944	.942
80.....	Region	38	42,287	116,916	1.179	1.179
81.....	Arizona	84	68,919	175,133	1.130	1.130
82.....	Arkansas	184	135,479	358,379	1.104	1.088
83.....	Louisiana	214	93,680	261,079	1.189	1.168
84.....	New Mexico	44	32,746	102,399	1.056	1.056
85.....	Oklahoma	216	141,273	425,366	1.131	1.150
86.....	Texas	939	811,228	2,238,806	1.122	1.105
	Total	1,719	1,325,612	3,678,078	1.127	1.115
90.....	Region	82	153,708	418,446	.970	.950
91.....	Alabama	162	145,283	355,405	1.031	1.058
92.....	Florida	339	283,342	791,916	1.045	1.053
93.....	Georgia	655	628,515	1,690,813	1.009	1.027
94.....	Maryland	427	362,644	971,815	.927	.936
95.....	Mississippi	115	102,231	257,106	1.254	1.310
96.....	North Carolina	539	436,252	1,176,020	1.109	1.107
97.....	South Carolina	202	183,919	456,750	1.109	1.096
98.....	Tennessee	345	364,980	986,033	1.035	1.086
99.....	Virginia	637	523,902	1,336,874	1.023	.964
	Total	3,503	3,184,866	8,441,178	1.034	1.032
	All Other†	857	1,156,733	3,227,803	1.039	1.040
Total	All Locations Above	21,094	19,944,178	52,549,726	1.010	1.006

* Less than \$50,000 of tabular claims.

† Less than 75% of employees in one state or region.

TABLE 13
EMPLOYEE AND DEPENDENT 1957-59 POLICY YEARS' EXPERIENCE
ANALYSIS OF SURGICAL EXPERIENCE BY STATE
ALL INDUSTRIES

LOCATION CODE	STATE OR REGION	EXPOSURE SIZE GROUPS 0-7			RATIO OF ACTUAL CLAIMS TO TABULAR	
		Number of Experience Units	Maximum Surgical Indemnity Exposed	Tabular Claims	0-7 Size Groups	All Size Groups
20.....	Region	50	11,144	78,086	.937	.937
21.....	Connecticut	1,068	255,345	2,372,201	.967	.993
22.....	Maine	242	35,706	281,376	1.006	.942
23.....	Massachusetts	2,240	369,381	2,978,155	.970	.974
24.....	New Hampshire	231	54,425	480,388	.935	.931
25.....	Rhode Island	122	20,227	147,847	.946	.946
26.....	Vermont	297	31,634	242,626	.972	.986
	Total	4,250	777,862	6,580,679	.967	.976
30.....	Region	97	19,108	182,852	.886	.880
31.....	Delaware	41	4,541	37,407	.864*	1.078
32.....	District of Columbia	245	33,184	244,632	.868	.891
33.....	New Jersey	1,178	157,505	1,330,278	.881	.913
34.....	New York	3,767	551,232	4,590,483	.903	.929
35.....	Pennsylvania	4,353	676,962	5,866,152	.964	.955
	Total	9,681	1,442,532	12,251,804	.929	.936
40.....	Region	174	46,004	435,694	.943	.842
41.....	Illinois	4,657	732,683	6,423,443	.853	.878
42.....	Indiana	2,236	330,124	2,986,844	.989	.985
43.....	Kentucky	346	39,178	339,445	.933	.933
44.....	Michigan	2,809	445,336	4,134,950	1.064	1.069
45.....	Ohio	3,240	642,547	5,764,137	.976	.991
46.....	Wisconsin	1,277	231,659	2,199,928	1.069	1.070
47.....	West Virginia	564	59,396	500,664	.884	.884
	Total	15,303	2,526,927	22,785,105	.965	.969
50.....	Region	79	25,819	255,894	1.113	1.114
51.....	Iowa	962	106,451	972,014	1.048	1.048
52.....	Kansas	605	49,232	454,139	.934	1.075
53.....	Minnesota	775	97,721	945,444	1.052	1.077
54.....	Missouri	1,147	165,808	1,453,430	.933	.936
55.....	Nebraska	470	48,468	433,643	1.086	1.085
56.....	North Dakota	138	10,116	90,915	.996	.996
57.....	South Dakota	131	10,905	114,189	.994	.994
	Total	4,307	514,520	4,719,668	1.007	1.028

TABLE 13—Continued

LOCATION CODE	STATE OR REGION	EXPOSURE SIZE GROUPS 0-7			RATIO OF ACTUAL CLAIMS TO TABULAR	
		Number of Experi- ence Units	Maximum Sur- gical Indemnity Exposed	Tabular Claims	0-7 Size Groups	All Size Groups
60.....	Region	30	12,985	122,625	1.252	1.194
61.....	Colorado	235	36,472	315,802	1.184	1.171
62.....	Idaho	139	11,748	110,206	1.193	1.193
63.....	Montana	73	11,973	126,126	1.137	1.229
64.....	Nevada	83	14,281	125,449	1.123	1.123
65.....	Utah	322	35,632	321,691	1.164	1.172
66.....	Wyoming	43	6,012	57,547	1.148	1.148
	Total	925	129,103	1,179,446	1.173	1.179
70.....	Region	33	8,302	75,868	1.065	1.139
71.....	California	3,852	565,864	5,187,645	1.088	1.099
72.....	Oregon	195	19,835	196,969	1.176	1.176
73.....	Washington	225	32,452	327,056	1.004	.984
	Total	4,305	626,453	5,787,538	1.086	1.094
80.....	Region	127	32,530	298,000	1.112	1.123
81.....	Arizona	289	45,589	429,787	1.168	1.168
82.....	Arkansas	469	50,988	445,367	1.020	1.020
83.....	Louisiana	664	63,013	578,026	1.114	1.109
84.....	New Mexico	228	32,983	337,570	.993	1.047
85.....	Oklahoma	553	58,229	526,630	1.074	1.085
86.....	Texas	2,731	377,052	3,317,815	1.085	1.088
	Total	5,061	660,384	5,933,195	1.084	1.090
90.....	Region	153	48,422	428,127	.959	.956
91.....	Alabama	348	69,204	593,411	1.090	1.105
92.....	Florida	1,197	130,003	1,164,191	1.032	1.029
93.....	Georgia	908	116,224	960,753	.958	.986
94.....	Maryland	740	110,096	939,508	.919	.920
95.....	Mississippi	329	43,332	411,015	1.061	1.061
96.....	North Carolina	1,108	113,648	975,585	1.018	1.024
97.....	South Carolina	291	35,676	279,382	1.073	1.073
98.....	Tennessee	341	62,039	509,354	1.102	1.104
99.....	Virginia	1,248	166,168	1,375,182	.961	1.007
	Total	6,663	894,812	7,636,508	1.002	1.008
	All Other†	2,054	500,004	4,504,714	1.048	1.054
Total	All Locations Above	52,549	8,072,594	71,378,657	.994	1.000

* Less than \$50,000 of tabular claims.

† Less than 75% of employees in one state or region.

TABLE 14
COMBINED 1955, 1956, 1957 AND 1958 POLICY YEARS' EXPERIENCE
INDUSTRY ANALYSIS

IN- DUSTRY CODE	INDUSTRY DESCRIPTION	GROUP WEEKLY INDEMNITY INSURANCE					EMPLOYEE GROUP HOSPITAL EXPENSE INSURANCE				
		Experience Units of All Exposure Size Groupings				Experience Units with Less Than \$40,000 of Actual W.I. Exposed	Experience Units of All Exposure Size Groupings				Experience Units with Less Than \$10,000 of Actual D.B. Exposed
		Number of Experience Units	Actual Weekly Indemnity Exposed for Industry	Ratio of Exposure for Ind. to Total Exposure	Ratio of Actual to Average Claims		Ratio of Actual to Average Claims	Number of Experience Units	Actual Daily Benefit Exposed for Industry	Ratio of Exposure for Ind. to Total Exposure		Ratio of Actual to Average Claims	Ratio of Actual to Average Claims
001	Agriculture Florists and Nurseriesmen	131	324,310	.1%	80%	80%	78	66,897	.2%	99%	99%
023.....	Mining Quarries (Slate, Stone and Marble)	121	644,610	.2	102	100	64	84,198	.3	85	85
030.....	Oil Mineral Oil Prod., Refining and Distribution	452	5,202,140	2.0	79	64	279	612,450	2.2	122	116
041.....	Construction Wood, Brick and Stone Construction	324	719,950	.3	81	76	200	145,651	.5	99	100
044.....	Roads (incl. Sewers, Bridges, etc.)—Construction	195	540,220	.2	83	83	136	94,852	.3	91	91
060.....	Iron and steel and other metal industries (except lead)	200	17,487,280	6.6	91	100	61	126,369	.5	105	101
061.....	Steel Works (with or without Rolling Mills)	658	4,735,220	1.8	110	100	230	413,363	1.5	89	93
063.....	Tube, Rod and Pipe Mills	193	1,535,500	.6	92	89	95	192,401	.7	96	89
064.....	Malleable Iron Works	124	1,072,460	.4	100	111	42	47,271	.2	104	104
065.....	Wire Drawing and Wire Products	199	1,414,990	.5	106	98	74	163,058	.6	103	103
068.....	Non-Ferrous Metal Foundries	214	2,736,200	1.0	95	98	67	163,495	.6	89	99
079.....	Metal products Airplane Mfg.	68	3,098,130	1.2	77	91	29	271,238	1.0	95	79
080.....	Automobiles and Agriculture Implements	340	11,611,430	4.4	107	96	132	492,147	1.8	97	104
082.....	Sheet Metal Products (Stamping and Pressing)	756	4,016,920	1.5	102	107	309	500,299	1.8	101	100
083.....	Steel Fabrication (excluding Erecting)	360	2,823,180	1.1	97	83	166	154,955	.6	98	98
084.....	Drop Forging	115	1,223,690	.5	96	97	41	59,884	.2	88	88
085.....	Heavy Machinery and Other Metal Products	1,286	15,496,420	5.9	97	97	478	1,237,450	4.5	100	101
086.....	Light Metal Prod. and Mach. (Tools, Hardware, Instruments of Precision, etc.)	4,829	42,833,090	16.2	103	100	1,847	3,352,988	12.3	102	102
088.....	Boiler Making (Heavy Tanks, etc.)	137	669,870	.3	105	107	45	65,285	.2	93	93
089.....	Mfg. Radio, Television, Electronic Equipment	182	2,940,420	1.1	97	99	124	467,653	1.7	98	99

TABLE 14—Continued

IN- DUSTRY CODE	INDUSTRY DESCRIPTION	GROUP WEEKLY INDEMNITY INSURANCE					EMPLOYEE GROUP HOSPITAL EXPENSE INSURANCE				
		Experience Units of All Exposure Size Groupings				Experience Units with Less Than \$40,000 of Actual W. I. Exposed	Experience Units of All Exposure Size Groupings				Experience Units with Less Than \$10,000 of Actual D. B. Exposed
		Number of Experi- ence Units	Actual Weekly Indemnity Exposed for Industry	Ratio of Exposure for Ind. to Total Exposure	Ratio of Actual to Average Claims		Ratio of Actual to Average Claims	Number of Experi- ence Units	Actual Daily Benefit Exposed for Industry	Ratio of Exposure for Ind. to Total Exposure		Ratio of Actual to Average Claims	Ratio of Actual to Average Claims
111.....	Chemical and allied industries										
113.....	Paint and Varnish Factories	178	1,112,340	.4	74	79	93	91,702	.3	95	95
117.....	Explosives—Chemical and Allied Industries	33	3,218,120	1.2	97	89					
	General Chemical Mfg.	291	9,270,210	3.5	91	81	125	442,745	1.6	96	96
130.....	Clay, glass and stone										
131.....	Brick, Tile, Terra Cotta and Pottery Glazed	395	2,198,300	.8	105	88	201	403,407	1.5	93	91
133.....	Glass Factories (excl. Polished Plate Glass)	195	4,513,190	1.7	123	107	97	726,194	2.7	100	103
	Lime, Cement and Gypsum	223	2,618,780	1.0	84	81	125	576,899	2.1	103	93
162.....	Clothing industries										
	All Other Clothing, Mattresses, Bedding, Wool, Cotton, Silk Products	528	1,897,130	.7	102	100	315	329,371	1.2	106	105
180.....	Food and kindred industries										
181.....	Dairy Products—Food Industries	589	2,657,130	1.0	77	78	289	199,977	.7	87	87
184.....	Flour and Grain Mills and Elevators	210	704,360	.3	77	87	113	97,876	.4	81	85
186.....	Slaughter and Packing Houses and Stock Yards	303	2,898,800	1.1	122	104	166	159,786	.6	110	116
187.....	Mfg. and Bottling Bev.	191	607,040	.2	70	70	128	157,640	.6	79	81
191.....	Cereals, Prepared Food and All Other Foods	755	6,913,220	2.6	86	93	450	635,947	2.3	98	98
194.....	Beer and Other Malt Bev. Mfg. and Bottling	184	1,616,150	.6	117	118	81	189,846	.7	115	116
	Wholesale Dealers in Alcoholic Beverages—Food and Kin- dred Inds.	129	168,040	.1	86	86	105	44,728	.2	117	117
201.....	Leather industries (excl. artificial leather)										
202.....	Shoes and Other Light Leather Goods	254	2,769,780	1.0	96	104	99	184,711	.7	112	104
	Tanneries—Leather Industries	145	1,015,100	.4	137	131	30	54,350	.2	96	96
221.....	Lumber and furniture										
222.....	Lumber Yds. and Saw and Planing Mills	847	2,670,970	1.0	96	98	465	385,849	1.4	102	102
	Furniture and Woodworking (Carriages and Musical Instru- ments)	1,090	5,370,800	2.0	100	101	686	785,923	2.9	106	107
240.....	Paper and pulp manufacturing										
242.....	Paper and Ground Wood Pulp Mills	185	6,235,330	2.4	115	91	73	190,903	.7	107	104
243.....	Paper Boxes—Manufacturing	374	3,443,930	1.3	103	97	156	285,585	1.0	94	94
	All Other Paper Mfg.—Paper and Pulp Mfg.	385	3,009,410	1.1	103	101	156	276,364	1.0	99	95

TABLE 14—Continued

IN- DUSTRY CODE	INDUSTRY DESCRIPTION	GROUP WEEKLY INDEMNITY INSURANCE					EMPLOYEE GROUP HOSPITAL EXPENSE INSURANCE				
		Experience Units of All Exposure Size Groupings				Experience Units with Less Than \$40,000 of Actual W.I. Exposed	Experience Units of All Exposure Size Groupings				Experience Units with Less Than \$10,000 of Actual D.B. Exposed
		Number of Experi- ence Units	Actual Weekly Indemnity Exposed for Industry	Ratio of Exposure for Ind. to Total Exposure	Ratio of Actual to Average Claims		Ratio of Actual to Average Claims	Number of Experi- ence Units	Actual Daily Benefit Exposed for Industry	Ratio of Exposure for Ind. to Total Exposure		Ratio of Actual to Average Claims	Ratio of Actual to Average Claims
260.....	Printing Printing, Bookbinding and Publishing	1,076	5,274,740	2.0	91	86	613	967,170	3.5	107	98
272.....	Textile industries All Other Textiles (Wool, Silk, etc.)	1,033	7,143,880	2.7	112	109	561	1,223,446	4.5	97	99
289.....	Miscellaneous industries Plastic Products	212	1,109,120	.4	106	112	108	108,050	.4	89	89
292.....	Elec. Cables and Supplies (Not Falling under Industry Code No. 100)	287	2,559,290	1.0	109	109	169	472,451	1.7	102	96
293.....	Rubber	278	5,254,900	2.0	114	96	108	245,991	.9	91	100
297.....	Drugs (Sundries, incl. Perfumes, Chewing Gum, etc.)	105	2,277,270	.9	83	91	51	27,872	.1	119	119
300.....	Miscellaneous Mfg. and Processing	704	3,745,360	1.4	93	92	421	832,066	3.0	97	98
310.....	Transportation and public service City Employees (incl. more than One Class)	353	1,243,960	.5	106	105	167	175,473	.6	127	127
325.....	Auto Sales and Service Stations	1,748	2,742,800	1.0	71	72	904	486,002	1.8	90	90
326.....	Taxicabs and Buses—Transportation and Public Service	375	3,302,160	1.2	121	140	199	201,963	.7	114	109
327.....	Truck, Transfer, etc.—Transportation	672	2,054,340	.8	78	77	445	456,643	1.7	97	96
342.....	Electric Light and Power—Public Utilities	193	2,766,260	1.0	114	96	59	228,384	.8	108	110
350.....	Miscellaneous Transportation and Public Service Not Otherwise Classified	102	395,460	.1	101	71	91	129,428	.5	100	100
360.....	Clerical and professional Clerical (Banks, Insurance, and Other Office Forces)	751	2,200,620	.8	76	74	1,125	1,669,045	6.1	97	102
362.....	Theatrical—Radio and TV Broadcasting, Electrical Tran- scriptions, etc.	135	566,520	.2	92	80	113	102,423	.4	119	119
370.....	Trades and service Wholesale Merchants and Dealers—Trades and Service	1,461	3,155,670	1.2	78	78	1,026	688,754	2.5	103	103
371.....	Retail Merchants and Dealers—Trades and Service	1,991	8,558,210	3.2	86	83	1,172	1,504,815	5.5	96	101
372.....	Warehouses and Cold Storage Plants—Trades and Service	197	413,540	.2	90	90	116	80,776	.3	105	105
373.....	Hotels and Restaurants—Trades and Service	409	1,361,290	.5	88	88	259	276,870	1.0	106	102
374.....	Laundries (incl. Dry Cleaning)	282	516,300	.2	90	101	206	202,310	.7	101	93
375.....	Coal Delivery	163	1,076,770	.4	77	70	63	97,574	.4	80	94
380.....	Miscellaneous Trade and Service	545	1,348,850	.5	82	82	338	246,939	.9	93	94
390.....	Miscellaneous Not Otherwise Classified	185	715,420	.3	84	84	186	165,390	.6	91	91
Total.	All Industries Listed in the Above	31,627	245,816,890	92.8%	98%	95%	16,950	25,521,542	93.1%	100%	100%

TABLE 15

1957 HOSPITAL TABULAR ANNUAL CLAIM COSTS
PER \$1 DAILY BENEFIT
REIMBURSEMENT PLANS

DAILY BENEFIT	31 DAY, 10X 10X MATERNITY			31 DAY, 20X 10X MATERNITY			31 DAY, 10X 14+10X MATERNITY	
	Male Employee	Female Employee	Dependent Unit	Male Employee	Female Employee	Dependent Unit	Male Employee	Female Employee
\$ 5.....	\$1.70	\$2.53	\$4.21	\$2.14	\$3.04	\$4.92	\$1.70	\$2.77
6.....	1.66	2.48	4.08	2.02	2.90	4.64	1.66	2.68
7.....	1.62	2.44	3.96	1.93	2.79	4.42	1.62	2.60
8.....	1.59	2.39	3.85	1.86	2.70	4.24	1.59	2.54
9.....	1.56	2.35	3.76	1.80	2.62	4.08	1.56	2.48
10.....	1.53	2.32	3.67	1.74	2.56	3.95	1.53	2.43
11.....	1.51	2.28	3.58	1.69	2.50	3.84	1.51	2.38
12.....	1.48	2.25	3.50	1.65	2.45	3.73	1.48	2.33
13.....	1.45	2.21	3.43	1.61	2.40	3.63	1.45	2.29
14.....	1.43	2.18	3.35	1.57	2.35	3.54	1.43	2.25
15.....	1.40	2.15	3.29	1.54	2.31	3.46	1.40	2.21
16.....	1.38	2.12	3.22	1.51	2.27	3.38	1.38	2.17
17.....	1.36	2.09	3.16	1.48	2.23	3.31	1.36	2.13
18.....	1.33	2.06	3.11	1.45	2.20	3.25	1.33	2.10
19.....	1.31	2.04	3.06	1.42	2.16	3.19	1.31	2.06
20.....	1.29	2.01	3.00	1.39	2.13	3.13	1.29	2.02

DAILY BENEFIT	70 DAY, 10X 10X MATERNITY			70 DAY, 20X 10X MATERNITY			31 DAY, 10X NO MATERNITY
	Male Employee	Female Employee	Dependent Unit	Male Employee	Female Employee	Dependent Unit	Dependent Unit
\$ 5.....	\$1.75	\$2.57	\$4.29	\$2.19	\$3.08	\$5.00	\$3.32
6.....	1.71	2.52	4.15	2.08	2.94	4.71	3.20
7.....	1.68	2.47	4.03	1.99	2.83	4.49	3.09
8.....	1.65	2.43	3.93	1.91	2.74	4.31	2.99
9.....	1.62	2.39	3.83	1.85	2.66	4.16	2.91
10.....	1.59	2.35	3.74	1.80	2.59	4.03	2.83
11.....	1.56	2.32	3.66	1.75	2.54	3.91	2.75
12.....	1.53	2.29	3.58	1.70	2.48	3.81	2.68
13.....	1.51	2.25	3.50	1.66	2.43	3.71	2.61
14.....	1.48	2.22	3.43	1.63	2.39	3.62	2.54
15.....	1.46	2.19	3.36	1.59	2.35	3.54	2.48
16.....	1.43	2.16	3.30	1.56	2.31	3.46	2.42
17.....	1.41	2.13	3.24	1.53	2.27	3.39	2.37
18.....	1.39	2.10	3.18	1.50	2.23	3.33	2.32
19.....	1.37	2.07	3.13	1.47	2.20	3.26	2.27
20.....	1.34	2.05	3.08	1.45	2.17	3.21	2.22

FIXED BENEFIT PLANS

DAILY BENEFIT	31 DAY, 10X 14+10X MATERNITY		31 DAY, 20X 14+20X MATERNITY		70 DAY, 10X 14+10X MATERNITY		70 DAY, 20X 14+20X MATERNITY	
	Male Employee	Female Employee	Male Employee	Female Employee	Male Employee	Female Employee	Male Employee	Female Employee
\$ 5.....	\$1.70	\$2.77	\$2.14	\$3.39	\$1.75	\$2.81	\$2.19	\$3.43
6.....	1.66	2.68	2.02	3.18	1.71	2.71	2.08	3.22
7.....	1.62	2.60	1.93	3.03	1.68	2.64	1.99	3.07
8.....	1.59	2.54	1.86	2.91	1.65	2.57	1.91	2.94
9.....	1.56	2.48	1.80	2.80	1.62	2.52	1.85	2.84
10.....	1.53	2.43	1.74	2.71	1.59	2.46	1.80	2.75
11.....	1.51	2.38	1.69	2.63	1.56	2.42	1.75	2.67
12.....	1.48	2.33	1.65	2.56	1.53	2.37	1.70	2.60
13.....	1.45	2.29	1.61	2.50	1.51	2.33	1.66	2.54
14.....	1.43	2.25	1.57	2.44	1.48	2.29	1.63	2.48
15.....	1.40	2.21	1.54	2.39	1.46	2.25	1.59	2.43
16.....	1.38	2.17	1.51	2.33	1.43	2.21	1.56	2.37
17.....	1.36	2.13	1.48	2.28	1.41	2.17	1.53	2.32
18.....	1.33	2.10	1.45	2.24	1.39	2.13	1.50	2.28
19.....	1.31	2.06	1.42	2.19	1.37	2.10	1.47	2.23
20.....	1.29	2.02	1.39	2.15	1.34	2.06	1.45	2.19