TRANSACTIONS

1961 REPORTS OF MORTALITY AND MORBIDITY EXPERIENCE

REPORTS OF THE COMMITTEE ON MORTALITY UNDER ORDINARY INSURANCES AND ANNUITIES

I. MORTALITY UNDER STANDARD ORDINARY INSURANCE ISSUES BETWEEN 1959 AND 1960 ANNIVERSARIES

THIS report covers the intercompany experience under standard Ordinary insurance issues between 1959 and 1960 anniversaries. It reviews in turn the mortality experience under:

1. Standard Ordinary insurance issued subject to a medical examination, during each of the first fifteen policy years,
2. Standard Ordinary insurance issued without a medical examination, during each of the first fifteen policy years, and
3. Standard Ordinary insurance—medical and nonmedical issues combined—during the 16th and subsequent policy years.

In addition, the intercompany mortality experience during the first fifteen policy years in the five-year period between 1955 and 1960 anniversaries has been analyzed by sex, both for issues with and without a medical examination. For the first time the experience during the 16th and subsequent policy years has also been analyzed by sex. This portion of the analysis covers the period between 1957 and 1960 anniversaries; no subdivision of the ultimate experience by sex is available for earlier periods.

Experience by cause of death has not been included this year. Since annual changes in the distribution by cause of death are small and of relatively minor importance, the data will be accumulated and published every few years.

The names of the sixteen contributing companies and their proportionate contributions to the total exposures are given in Table A of the Appendix.

EXPERIENCE UNDER STANDARD ISSUES DURING THE
FIRST FIFTEEN YEARS OF INSURANCE

Medically Examined Issues

The current experience during the first fifteen years of insurance is based on an exposure of $79,957,962,000 (an increase of 7% over last year) and actual claims of $230,732,000.

Expected deaths were calculated on the 1946–1949 Select Basic Table (*TSA* II, 506). The mortality ratios on this table are shown in Table 1 by

TABLE 1

STANDARD MEDICALLY EXAMINED ISSUES OF 1945 TO 1959
EXPERIENCE BETWEEN 1959 AND 1960 ANNIVERSARIES
BY AGE AT ISSUE

POLICY YEARS 1 TO 15 COMBINED

Expected Deaths on 1946–1949 Select Basic Table

(Amounts Shown in $1,000 Units)

Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths on 1946–1949 Select Basic Table	Mortality Ratio
10–14	$ 932,797	$ 760	$ 780	97.4%
15–19	2,078,733	2,009	2,136	94.1
20–24	6,607,509	5,357	6,509	82.3
25–29	12,610,792	12,317	15,589	79.0
30–34	16,876,912	24,423	29,337	83.2
35–39	16,163,803	38,377	46,056	83.3
40–44	12,066,955	48,764	54,496	89.5
45–49	7,052,421	39,542	50,461	78.4
50–54	3,521,363	31,250	36,356	86.0
55–59	1,474,897	17,568	21,547	81.5
60–64	455,972	7,531	9,527	79.0
65 and over	115,808	2,834	3,164	89.6
All Ages	$79,957,962	$230,732	$275,958	83.6%

age groups at issue for all years of issue combined. The experience by year of issue is presented in Table 2. The detailed experience by age groups at issue for each year of issue is set forth in Table B of the Appendix.

The aggregate mortality ratio for the period from 1959 to 1960 anniversaries (83.6%) is 2.9 percentage points lower than that for the period from 1958 to 1959 anniversaries,[1] and is the lowest aggregate ratio yet experienced on the 1946–1949 Select Basic Table. The ratios for most issue age

[1] As a result of correction of an error discovered after publication, the aggregate mortality ratio for the period from 1958 to 1959 anniversaries was changed from 86.3% to 86.5%.

groups in Table 1 show a reduction from the last study period. A notable exception occurred at ages 15–19, where there was an increase of 11.2 percentage points. No large claims ($100,000 and over) were reported in this age group; Table B shows high ratios for ages 15–19 at several durations, but not in any definite pattern. The age group 10-14 shows a marked drop of 28.0 percentage points from last year's high level, and the cur-

TABLE 2

STANDARD MEDICALLY EXAMINED ISSUES OF 1945 TO 1959
EXPERIENCE BETWEEN 1959 AND 1960 ANNIVERSARIES
BY YEAR OF ISSUE
ALL AGES COMBINED
Expected Deaths on 1946–1949 Select Basic Table
(Amounts Shown in $1,000 Units)

Year of Issue	Policy Year	Exposed to Risk	Actual Deaths	Expected Deaths on 1946–1949 Select Basic Table	Mortality Ratio
1945.........	15	$ 2,079,041	$ 15,875	$ 20,239	78.4%
1946.........	14	3,159,065	19,156	22,973	83.4
1947.........	13	3,050,246	17,520	21,119	83.0
1948.........	12	2,692,063	13,680	16,907	80.9
1949.........	11	2,847,782	13,512	15,887	85.1
1950.........	10	3,473,412	13,268	16,863	78.7
1951.........	9	3,197,788	12,749	15,821	80.6
1952.........	8	3,581,330	14,070	16,217	86.8
1953.........	7	4,251,390	15,365	16,766	91.6
1954.........	6	5,207,558	14,260	18,746	76.1
1955.........	5	6,914,237	17,629	22,179	79.5
1956.........	4	7,744,508	18,864	20,591	91.6
1957.........	3	9,483,034	16,764	20,301	82.6
1958.........	2	10,423,548	15,090	17,411	86.7
1959.........	1	11,852,960	12,930	13,938	92.8
All Years of Issue	....	$79,957,962	$230,732	$275,958	83.6%

rent ratio would have been even lower had it not been for one claim of $100,000.

The experience by year of issue, as presented in Table 2, shows that, as in previous years, the highest mortality ratio (92.8%) occurred in the first policy year. The ratios for the second and third policy years show appreciable reductions of about 10 percentage points from those for last year. Most other policy years also show a decrease. A comparison of the current experience for issues of a given year with last year's experience shows that there has been a drop of more than 10 percentage points for

issues of 1957 and 1958. The relatively high ratios for issues of 1953 and 1956 are in part attributable to large claims; for the former, there were 11 large claims for a total of $1,453,000, and for the latter, 16 large claims for a total of $2,170,000.

The following table gives an indication of the variation in the aggregate mortality ratios of the contributing companies from the average of 83.6%:

	Number of Companies	Proportion of Actual Deaths
11–20 percentage points below average......	2	3.4%
6–10 " " " "	5	27.7
1– 5 " " " "	2	4.6
0– 5 " " above "	5	31.6
6–10 " " " "	2	32.7

Nonmedical Issues

The current experience during the first fifteen years of insurance is based on an exposure of $31,577,331,000 (an increase of 12% over last year) and actual claims of $35,889,000. Expected deaths were calculated on the 1946–1949 Select Basic Table, which was based on experience under medical issues.

Nonmedical business now comprises 28.3% of the total experience on recent Ordinary issues as measured by the exposures, only .9 percentage points more than last year. The proportion of nonmedical issues, which had been increasing in recent years, appears to be leveling off. In 1959 nonmedical issues accounted (by amount) for approximately 36.1% of standard issues, compared with 37.1% in 1958, 35.8% in 1957, 30.3% in 1956 and 23.8% in 1955.

The mortality ratios for nonmedical issues are presented in Table 3 by age groups at issue for all years of issue combined. The aggregate mortality ratio on nonmedical business for the period from 1959 to 1960 anniversaries (90.0%) was 1.6 percentage points lower than that for the period from 1958 to 1959 anniversaries. The relatively high ratio of 108.5% at ages 45–49, which is 9.6 percentage points higher than last year's, is largely due to the experience of one company. This company, whose limit for nonmedical issues was age 50 in the years 1951–1953, submitted a contribution for durations 7, 8 and 9 which accounts for a large proportion of the total experience at ages 45–49.

The mortality ratios appearing in Table 3 understate somewhat the death rates on nonmedical business because, in calculating the expected

deaths, no adjustment was made for the fact that the average ages of the exposures under nonmedical issues for issue age groups 35–39, 40–44, 45–49, and 50 and over are younger than the average ages of the exposures for these age groups in the medical experience entering into the 1946–1949 Select Basic Table. This situation arises because the age limits for nonmedical issues of the contributing companies are variously set at 35, 40, 45, or 50, so that the nonmedical exposures beyond these ages tend to fall off sharply. It is likely that a further understatement arises

TABLE 3

STANDARD NONMEDICAL ISSUES OF 1945 TO 1959
EXPERIENCE BETWEEN 1959 AND 1960 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1 TO 15 COMBINED
Expected Deaths on 1946–1949 Select Basic Table
(Amounts Shown in $1,000 Units)

Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths* on 1946–1949 Select Basic Table	Mortality Ratio*
10–14	$ 1,349,316	$ 806	$ 990	81.4%
15–19	4,986,392	4,240	4,663	90.9
20–24	8,663,834	7,043	7,750	90.9
25–29	8,069,883	7,494	8,713	86.0
30–34	5,331,113	7,019	7,841	89.5
35–39	2,553,956	6,040	6,530	92.5
40–44	547,166	2,483	2,681	92.6
45–49	62,071	601	554	108.5
50 and over	13,600	163	165	98.8
All Ages	$31,577,331	$35,889	$39,887	90.0%

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

from the general practice of reducing nonmedical amount limits in steps of $5,000 or $10,000 beyond ages ending in 0 and 5, such as 30 and 35.

An indication of the extent to which Table 3 understates the true mortality on nonmedical business is given in the following table, which shows mortality ratios adjusted for the distribution of exposures by age within each five-year age group at issue. Only the nonmedical age limits of the contributing companies were considered in making this adjustment; the reductions in amount limits mentioned above were not considered.

The unadjusted mortality ratios understate the true mortality on non-

MORTALITY RATIOS ON NONMEDICAL ISSUES OF 1945 TO 1959
EXPERIENCE BETWEEN 1959 AND 1960 ANNIVERSARIES
BY AGE AT ISSUE

POLICY YEARS 1 TO 15 COMBINED

AGES AT ISSUE	MORTALITY RATIOS	
	Unadjusted	Adjusted
35–39........................	92.5%	92.9%
40–44........................	92.6	100.8
45–49........................	108.5	112.5
50 and over..................	98.8	102.5
Ages 35 and over...........	93.5%	96.1%

TABLE 4

STANDARD NONMEDICAL ISSUES OF 1945 TO 1959
EXPERIENCE BETWEEN 1959 AND 1960 ANNIVERSARIES
BY YEAR OF ISSUE

ALL AGES COMBINED

Expected Deaths on 1946–1949 Select Basic Table

(Amounts Shown in $1,000 Units)

Year of Issue	Policy Year	Exposed to Risk	Actual Deaths	Expected Deaths* on 1946–1949 Select Basic Table	Mortality Ratio*
1945..........	15	$ 441,920	$ 1,333	$ 1,656	80.5%
1946..........	14	810,254	1,811	2,380	76.1
1947..........	13	670,663	1,646	1,782	92.4
1948..........	12	575,186	1,172	1,372	85.4
1949..........	11	626,609	1,247	1,368	91.2
1950..........	10	783,165	1,351	1,511	89.4
1951..........	9	1,182,810	2,206	2,244	98.3
1952..........	8	1,341,942	2,126	2,345	90.7
1953..........	7	1,582,489	2,215	2,426	91.3
1954..........	6	1,625,417	1,791	2,270	78.9
1955..........	5	1,903,003	2,084	2,423	86.0
1956..........	4	2,873,761	3,105	3,455	89.9
1957..........	3	5,014,718	4,916	5,371	91.5
1958..........	2	5,451,068	4,444	4,717	94.2
1959..........	1	6,694,326	4,442	4,567	97.3
All Years of Issue....	....	$31,577,331	$35,889	$39,887	90.0%

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

medical business to a significant degree at ages 40–44. Except as noted above for one company, nonmedical issues at ages 45–49 and 50 and over are largely business issued under special circumstances (as for instance under salary allotment plans), which do not appreciably affect the distribution of exposures by age within each five-year age group at issue.

The mortality ratios by year of issue for the experience on nonmedical business during the period from 1959 to 1960 anniversaries are presented in Table 4 on an unadjusted basis. While the mortality ratio for the first policy year remains high, it is 12.0 percentage points lower than the corresponding ratio last year. The details of the unadjusted experience by age groups at issue for each year of issue are set forth in Table C of the Appendix.

The following table gives an indication of the variation in the aggregate mortality ratios of the contributing companies from the average of 90.0%.

	Number of Companies	Proportion of Actual Deaths
More than 10 percentage points below average........	5	5.7%
6–10 " " " "	1	2.7
1– 5 " " " "	2	33.7
0– 5 " " above "	5	48.0
6–10 " " " "	1	8.5
More than 10 " " " "	1	1.4

Comparison of Medical and Nonmedical Experience

It would be desirable to compare the nonmedical experience with an experience on strictly comparable policies issued with a medical examination, but data for such a comparison are not available. Table 5 presents side by side the experience on medical and nonmedical issues as reported to the Committee for the five-year period from 1955 to 1960 anniversaries. This year for the first time the ratios in this table are shown in five-year (instead of ten-year) issue age groups. The nonmedical mortality ratios shown in Table 5 have been adjusted approximately so as to reflect the distribution of nonmedical exposures by age for issue age groups 35–39 and over.

The ratios of nonmedical to medical mortality ratios in the lower half of Table 5 show that the nonmedical mortality is at least 15% above the medical mortality in the first two policy years, except for ages 50 and over where the amount of nonmedical experience is sparse. At ages 40–49, nonmedical mortality is at least 20% above medical mortality in the first 15 policy years combined.

Additional data furnished the Committee indicate that, as in prior

years, females continue to constitute a higher proportion of nonmedical issues (9.5% for 1959 issues) than of medical issues (5.7% for 1959 issues) by amounts of insurance. The proportion of females for 1959 issues, though somewhat higher than for 1958 issues, is considerably lower than in earlier years; in 1955, for example, females constituted 21.2% of the nonmedical issues and 8.4% of the medical issues. A probable explanation of this decrease is the introduction of the Family Policy; the experience on wives insured under this plan has been excluded from this study.

TABLE 5

COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE
BETWEEN 1955 AND 1960 ANNIVERSARIES

BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGES AT ISSUE	POLICY YEARS									
	1-2		3-5		6-10		11-15		1-15	
	Mortality Ratios on 1946–1949 Select Basic Table									
	Medical %	Non-medical %	Medical %	Non-medical %	Medical %	Non-medical %	Medical %	Non-medical %	Medical %	Non-medical %
10–14	41	62	145	69	91	100	91	82	95	81
15–19	89	111	93	97	89	83	77	73	86	94
20–24	91	105	89	83	78	85	78	75	83	89
25–29	75	86	79	79	75	85	83	81	78	83
30–34	84	97	77	90	83	91	88	89	84	91
35–39	88	103*	84	100*	85	95*	89	90*	87	96*
40–44	106	147*	85	109*	89	105*	87	101*	89	107*
45–49	94	140*	88	105*	86	119*	82	105*	85	113*
50 and over	93	97*	86	107*	87	92*	84	112*	87	101*
All Ages	92	100*	85	89*	86	91*	85	87*	86	91*
	Ratios of Nonmedical to Medical Mortality Ratios									
10–14	151%		48%		110%		90%		85%	
15–19	125		104		93		95		109	
20–24	115		93		109		96		107	
25–29	115		100		113		98		106	
30–34	115		117		110		101		108	
35–39	117		119		112		101		110	
40–44	139		128		118		116		120	
45–49	149		119		138		128		133	
50 and over	104		124		106		133		116	

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

Because females constitute a higher proportion of the nonmedical experience than of the medical experience, Table 5 understates the excess of nonmedical mortality over medical mortality. A more accurate picture is given in Table 10 in a later section of this report, which analyzes the experience by sex.

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 $36,882,290,000 (an increase of 3% over last

TABLE 6

STANDARD ISSUES DURING 16TH AND SUBSEQUENT POLICY YEARS
EXPERIENCE BETWEEN 1959 AND 1960 ANNIVERSARIES
BY ATTAINED AGE
ALL POLICY YEARS COMBINED
(Amounts Shown in $1,000 Units)

Attained Ages	Exposed to Risk	Actual Deaths	Expected Deaths on 1946–1949 Ultimate Basic Table	Mortality Ratio on 1946–1949 Ultimate Basic Table	Mortality Ratio on 1941 CSO Table	Mortality Ratio on 1958 CSO Table
25–29.........	$ 385,317	$ 456	$ 462	98.7%	37.4%	59.1%
30–34.........	979,363	998	1,454	68.6	25.5	44.7
35–39.........	2,026,922	3,117	4,119	75.7	29.3	53.2
40–44.........	3,534,336	9,484	11,726	80.9	37.4	62.8
45–49.........	5,035,596	23,710	28,552	83.0	47.0	72.8
50–54.........	6,019,320	48,935	56,830	86.1	56.3	80.7
55–59.........	5,968,866	77,392	93,838	82.5	61.6	83.1
60–64.........	5,032,923	100,216	126,460	79.2	63.8	81.7
65–69.........	3,668,840	117,221	136,397	85.9	69.0	84.4
70–74.........	2,361,830	116,919	129,359	90.4	71.8	85.6
75–79.........	1,209,274	85,671	97,922	87.5	69.5	84.1
80–84.........	500,421	53,288	61,129	87.2	70.9	84.8
85–89.........	134,113	24,410	24,109	101.2	83.8	101.8
90–95.........	25,169	5,551	6,112	90.8	70.6	85.6
All Ages....	$36,882,290	$667,368	$778,469	85.7%	64.8%	83.1%

year) and actual claims of $667,368,000. Mortality ratios based on (i) the 1946–1949 Ultimate Basic Table, (ii) the Commissioners 1941 Standard Ordinary Mortality Table and (iii) the Commissioners 1958 Standard Ordinary Mortality Table, are presented in Table 6 by attained age groups. The aggregate mortality ratio on the 1946–1949 Ultimate Basic Table for the period from 1959 to 1960 anniversaries (85.7%) was 0.6 percentage points lower than that for the period from 1958 to 1959 anniversaries.

The following table gives an indication of the variation in the aggregate mortality ratios of the contributing companies from the average of 85.7%.

	Number of Companies	Proportion of Actual Deaths
1– 5 percentage points below average	9	50.7%
0– 5 " " " "	6	45.5
6–10 " " " "	1	3.8

EXPERIENCE BY SEX DURING THE FIRST
FIFTEEN YEARS OF INSURANCE

Fourteen of the sixteen companies which contributed their experience on medical issues, and thirteen of the fifteen companies which contributed their experience on nonmedical issues, were able to submit data separately for males and females. One company's sex-distinct contribution was, however, limited to issues of 1952 and later. For the period from 1959 to

TABLE 7

COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD MEDICALLY EXAMINED ISSUES
OBSERVED BETWEEN 1955 AND 1960 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1 TO 15 COMBINED
Expected Deaths on 1946–1949 Select Basic Table
(Amounts Shown in $1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO		RATIO OF FEMALE TO MALE MORTALITY
	Male	Female	Male	Female	Male	Female	
10–14.	$ 2,694,169	$ 666,429	$ 2,638	$ 175	118.1%	30.4%	25.7%
15–19.	5,659,383	887,432	5,407	356	95.9	37.8	39.4
20–24.	17,542,775	1,568,405	14,649	943	90.6	55.1	60.8
25–29.	36,498,263	1,813,366	33,049	1,240	79.7	49.3	61.9
30–34. . .	49,122,328	2,271,871	66,899	2,686	85.5	62.3	72.9
35–39.	47,265,618	2,625,554	109,647	4,168	86.8	52.4	60.4
40–44.	36,110,672	2,898,732	140,275	6,919	90.7	53.0	58.4
45–49.	21,506,331	2,137,987	129,592	7,031	87.3	47.2	54.1
50–54.	10,875,821	1,257,441	100,629	5,492	92.1	44.3	48.1
55–59.	4,534,219	584,489	56,773	3,845	88.7	47.4	53.4
60–64.	1,366,554	210,997	23,781	1,892	88.0	46.7	53.1
65 and over. .	321,129	54,134	7,296	695	85.4	54.3	63.6
All Ages	$233,497,262	$16,976,837	$690,635	$35,442	88.3%	49.3%	55.8%

* Based on data from 14 companies.

1960 anniversaries the sex-distinct data comprise 88.6% of the medical exposures and 95.0% of the nonmedical exposures. For the period from 1955 to 1960 anniversaries the sex-distinct data comprise 72.9% of the medical exposures and 72.2% of the nonmedical exposures. The detailed experience for the period from 1959 to 1960 anniversaries by age group at issue for each year of issue is presented in the Appendix to this Report, Table D for medical issues and Table E for nonmedical issues. Expected deaths are calculated on the 1946–1949 Select Basic Table, which was based on experience under medical issues for males and females combined.

The mortality ratios by sex on standard medically examined issues during the first fifteen years of insurance covering the experience for the five-year period from 1955 to 1960 anniversaries are presented in Table 7. The ratios are shown by age groups at issue for all years of issue combined. The ratios of female to male mortality are lowest at ages under 20 and highest at ages 20–39 (disregarding the small amount of data at ages 65 and over). This is also true of the experience on nonmedical issues, shown in Table 8. Table 9 shows the experience on medical and nonmedical issues combined.

TABLE 8

COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD NONMEDICAL ISSUES
OBSERVED BETWEEN 1955 AND 1960 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1 TO 15 COMBINED
Expected Deaths on 1946–1949 Select Basic Table
(Amounts Shown in $1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO†		RATIO OF FEMALE TO MALE MORTALITY†
	Male	Female	Male	Female	Male	Female	
10–14.......	$ 2,811,506	$ 936,514	$ 1,929	$ 274	96.5%	39.5%	40.9%
15–19.......	10,160,491	2,484,463	10,282	926	109.5	37.6	34.3
20–24.......	19,229,503	3,639,300	16,365	2,031	98.4	56.1	57.0
25–29.......	19,716,172	2,187,618	17,276	1,693	84.5	62.8	74.3
30–34.......	13,451,665	1,706,840	17,837	1,863	94.4	65.6	69.5
35–39.......	6,353,409	1,280,285	15,544	2,206	97.8	63.8	65.2
40–44.......	1,464,318	319,273	7,047	791	102.9	56.2	54.6
45–49.......	197,554	38,119	1,638	148	102.8	55.8	54.3
50 and over..	42,753	7,619	531	38	104.1	49.4	47.5
All Ages.	$73,427,371	$12,600,031	$88,449	$9,970	95.9%	56.9%	59.3%

* Based on data from 13 companies.
† Not adjusted for distribution of exposures by age within each five-year age group at issue.

TABLE 9

COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD COMBINED MEDICAL AND NONMEDICAL ISSUES
OBSERVED BETWEEN 1955 AND 1960 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1 TO 15 COMBINED
Expected Deaths on 1946–1949 Select Basic Table
(Amounts Shown in $1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY Ratio		RATIO OF FEMALE TO MALE MORTALITY
	Male	Female	Male	Female	Male	Female	
10–14.........	$ 5,505,675	$ 1,602,943	$ 4,567	$ 449	107.9%	35.4%	32.8%
15–19.........	15,819,874	3,371,895	15,689	1,282	104.4	37.7	36.1
20–24	36,772,278	5,207,705	31,014	2,974	94.6	55.7	58.9
25–29.........	56,214,435	4,000,984	50,325	2,933	81.3	56.3	69.2
30–34.........	62,573,993	3,978,711	81,736	1,549	87.2	63.6	72.9
35–39.........	53,619,027	3,905,839	125,191	6,374	88.1	55.8	63.3
40–44.........	37,574,990	3,218,005	147,322	7,710	91.2	53.3	58.4
45–49.........	21,703,885	2,176,106	131,230	7,179	87.5	47.3	54.1
50 and over..	17,140,476	2,114,680	189,010	11,962	90.3	46.1	51.1
All Ages.	$306,924,633	$29,576,868	$779,084	$45,412	89.1%	50.8%	57.0%

* Based on data from 14 companies for medical issues and 13 companies for nonmedical issues.

Comparison by Sex of Medical and Nonmedical Issues

Table 10 presents side by side the experience for the five-year period from 1955 to 1960 anniversaries on medical issues and on nonmedical issues, separately for each sex. The nonmedical mortality ratios shown in this table have been adjusted approximately to reflect the distribution of nonmedical exposures by age for issue age groups 35–39 and over.

The ratios of nonmedical to medical ratios in the continuation of Table 10 show much greater variation for females than for males; this is probably due to the smaller amount of experience on females. It appears, however, that in general the ratio of nonmedical to medical mortality is greater for females than for males. For both sexes the excess nonmedical mortality is greatest in the first two policy years and is substantial for the first 15 policy years combined at ages 35 and over.

EXPERIENCE BY SEX DURING THE 16TH AND SUBSEQUENT POLICY YEARS

Six of the sixteen contributing companies were able to submit data separately for males and females. The experience for the three-year period between 1957 and 1960 anniversaries is shown in Table 11. The high female mortality ratio at ages 85–89 is partly due to the presence of 3 large claims for $350,000.

TABLE 10

COMPARISON BY SEX OF MEDICAL AND NONMEDICAL EXPERIENCE*
BETWEEN 1955 AND 1960 ANNIVERSARIES
BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGES AT ISSUE	POLICY YEARS									
	1–2		3–5		6–10		11–15		1–15	
	Medical %	Non-medical %	Medical %	Non-medical %	Medical %	Non-medical %	Medical %	Non-medical %	Medical %	Non-medical %
Mortality Ratios on 1946–1949 Select Basic Table—Males										
10–14.....	45	72	185	83	106	119	115	106	118	96
15–19.....	91	124	97	110	105	94	88	92	96	110
20–24.....	94	113	95	89	86	92	85	83	91	98
25–29.....	78	88	81	82	77	85	85	82	80	84
30–34.....	85	99	79	92	85	93	92	94	86	94
35–39.....	88	98†	85	101†	84	99†	90	96†	87	98†
40–44.....	113	154†	86	115†	90	111†	87	104†	91	112†
45–49.....	96	142†	90	104†	86	109†	84	97†	87	106†
50 and over	97	95†	92	116†	91	102†	86	113†	90	108†
All Ages	94	104†	88	94†	88	95†	87	93†	88	97†
Mortality Ratios on 1946–1949 Select Basic Table—Females										
10–14.....	10	23	35	39	28	49	34	39	30	39
15–19.....	13	40	37	36	46	36	40	40	38	38
20–24.....	47	55	53	53	54	62	59	54	55	56
25–29.....	37	69	54	59	55	66	47	60	49	63
30–34.....	70	64	59	71	60	73	63	57	62	66
35–39.....	44	78†	69	69†	62	65†	40	54†	52	64†
40–44.....	49	71†	63	74†	56	56†	46	60†	53	63†
45–49.....	56	129†	51	70†	52	46†	38	42†	47	56†
50 and over	44	50†	46	69†	45	39†	49	44†	46	52†
All Ages	48	59†	53	58†	51	60†	46	54†	49	57†

* Based on data from 14 companies for medical issues and 13 companies for nonmedical issues.
† Adjusted for distribution of exposures by age within each five-year age group at issue.

13

TABLE 10—*Continued*

AGES AT ISSUE	POLICY YEARS				
	1-2	3-5	6-10	11-15	1-15
	Ratios of Nonmedical to Medical Mortality Ratios—Males				
10–14.....	160%	45%	112%	92%	81%
15–19.....	136	113	90	105	115
20–24.....	120	94	107	98	108
25–29.....	113	101	110	96	105
30–34.....	116	116	109	102	109
35–39.....	111	119	118	107	113
40–44.....	136	134	123	120	123
45–49.....	148	116	127	115	122
50 and over	98	126	112	131	120
	Ratios of Nonmedical to Medical Mortality Ratios—Females				
10–14 ..	230%	111%	175%	115%	130%
15–19.....	308	97	78	100	100
20–24....	117	100	115	92	102
25–29...	186	109	120	128	129
30–34.....	91	120	122	90	106
35–39.....	177	100	105	135	123
40–44.....	145	117	100	130	119
45–49	230	137	88	111	119
50 and over	114	150	87	90	113

TABLE 11

COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*

STANDARD ISSUES DURING 16TH AND SUBSEQUENT POLICY YEARS
EXPERIENCE BETWEEN 1957 AND 1960 ANNIVERSARIES
BY ATTAINED AGE—ALL POLICY YEARS COMBINED

Expected Deaths on 1946–1949 Ultimate Basic Table

(Amounts Shown in $1,000 Units)

ATTAINED AGES	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO		RATIO OF FEMALE TO MALE MORTALITY
	Male	Female	Male	Female	Male	Female	
25–29........	$ 255,488	$ 101,414	$ 300	$ 76	97.7%	60.8%	62.2%
30–34........	633,314	234,717	805	217	85.5	62.0	72.5
35–39........	1,345,445	523,995	2,243	677	81.9	64.2	78.4
40–44........	2,612,190	604,696	7,180	1,078	82.7	54.9	66.4
45–49........	3,788,698	606,732	19,819	1,736	92.0	51.0	55.4
50–54........	4,562,619	559,678	38,746	2,508	90.1	48.0	53.3
55–59........	4,379,580	435,121	58,294	2,889	84.7	42.3	49.9
60–64........	3,726,189	322,193	79,987	3,369	85.5	41.7	48.8
65–69........	2,633,634	211,817	85,140	3,399	87.0	43.3	49.8
70–74........	1,667,800	128,433	80,828	4,320	88.5	61.5	69.5
75–79........	844,402	65,356	61,097	3,278	89.3	61.9	69.3
80–84........	343,775	31,956	37,727	2,382	90.1	60.7	67.4
85–89........	93,925	8,599	14,670	1,662	86.7	107.0	123.4
90–95........	19,916	1,603	4,445	228	91.9	57.9	63.0
All Ages...	$26,906,975	$3,836,310	$491,281	$27,819	87.6%	52.4%	59.8%

* Based on data from 6 companies.

APPENDIX

TABLE A

CONTRIBUTING COMPANIES

PROPORTION OF TOTAL EXPOSURES CONTRIBUTED BY EACH

COMPANY	FIRST 15 POLICY YEARS		16TH AND SUBSEQUENT POLICY YEARS	FIRST 15 POLICY YEARS BY SEX			
	Medical Issues	Non-medical Issues		Medical Issues		Nonmedical Issues	
				Male	Female	Male	Female
Prudential............	20.2%	33.6%	15.0%	21.8%	1.2%	32.4%	3.6%
Metropolitan.........	20.2	29.7	22.5	14.6	.7	23.1	3.6
New York Life.......	11.4	10.0	18.8	11.8	1.1	8.5	2.1
Equitable, N.Y.......	9.0	6.0	7.8	9.6	.6	5.5	1.0
Northwestern Mutual.	7.6	......	6.6	7.8	.7	......	......
John Hancock........	4.6	6.3	4.3	4.8	.4	4.9	1.8
Massachusetts Mutual	4.4	2.1	3.3	4.7	.3	1.9	.3
Mutual Benefit.......	3.5	.9	2.6	......	......	......	......
Mutual Life, N.Y.....	3.1	3.1	5.3	3.4	.2	2.5	.8
Travelers............	3.1	1.1	3.0	3.3	.2	1.0	.1
Penn Mutual........	3.0	1.6	3.0	3.0	.2	1.3	.2
Connecticut Mutual..	2.9	1.8	1.7	3.0	.2	1.7	.2
Aetna...............	2.5	.8	2.1	2.6	.2	.6	.2
Connecticut General..	1.9	.2	.7	1.9	.2	.1	.1
Sun Life, Canada.....	1.3	2.4	1.8	1.4	.1	2.1	.4
Provident Mutual....	1.3	.4	1.5	......	......	......	......
Total..........	100.0%	100.0%	100.0%	93.7%	6.3%	85.6%	14.4%

15

TABLE B

STANDARD MEDICALLY EXAMINED ISSUES OF 1945 TO 1959

EXPERIENCE BETWEEN 1959 AND 1960 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
1945......	10–14	$ 63,966	$ 42	$ 74	57%
(15)	15–19	100,853	100	141	71
	20–24	141,635	171	265	65
	25–29	252,071	568	744	76
	30–34	405,016	1,447	2,045	71
	35–39	443,256	2,913	3,638	80
	40–44	348,354	3,797	4,619	82
	45–49	198,532	3,066	4,203	73
	50–54	87,423	2,188	2,641	83
	55–59	29,453	1,189	1,285	93
	60–64	7,224	321	460	70
	65 and over	1,258	73	124	59
	All Ages	$2,079,041	$15,875	$20,239	78%
1946......	10–14	$ 68,980	$ 64	$ 78	82%
(14)	15–19	117,409	93	150	62
	20–24	352,165	429	571	75
	25–29	551,156	1,085	1,412	77
	30–34	645,747	2,596	2,771	94
	35–39	607,326	3,541	4,227	84
	40–44	435,600	4,408	4,900	90
	45–49	232,872	3,437	4,241	81
	50–54	104,388	1,883	2,752	68
	55–59	33,691	1,222	1,297	94
	60–64	8,224	343	449	76
	65 and over	1,507	55	125	44
	All Ages	$3,159,065	$19,156	$22,973	83%
1947......	10–14	$ 62,634	$ 63	$ 71	89%
(13)	15–19	130,822	132	158	84
	20–24	283,810	265	400	66
	25–29	463,825	903	1,030	88
	30–34	617,345	2,025	2,321	87
	35–39	604,887	3,457	3,726	93
	40–44	458,643	3,691	4,518	82
	45–49	252,976	2,976	4,068	73
	50–54	123,943	2,597	2,880	90
	55–59	40,285	947	1,375	69
	60–64	9,448	363	455	80
	65 and over	1,628	101	117	86
	All Ages	$3,050,246	$17,520	$21,119	83%

16

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1948....... (12)	10–14	$ 46,291	$ 63	$ 52	121%
	15–19	103,205	146	119	123
	20–24	255,051	257	331	78
	25–29	434,824	805	852	94
	30–34	549,845	1,470	1,831	80
	35–39	511,316	2,561	2,864	89
	40–44	401,496	2,679	3,505	76
	45–49	226,837	2,215	3,305	67
	50–54	112,314	1,833	2,293	80
	55–59	37,767	1,083	1,145	95
	60–64	11,200	459	488	94
	65 and over	1,917	109	122	89
	All Ages	$2,692,063	$13,680	$16,907	81%
1949....... (11)	10–14	$ 44,163	$ 124	$ 48	258%
	15–19	102,413	57	115	50
	20–24	277,720	264	330	80
	25–29	479,738	818	854	96
	30–34	570,965	1,564	1,685	93
	35–39	547,536	2,300	2,748	84
	40–44	418,673	2,628	3,262	81
	45–49	234,301	2,409	3,039	79
	50–54	117,315	1,893	2,122	89
	55–59	41,619	887	1,109	80
	60–64	11,247	464	453	102
	65 and over	2,092	104	122	85
	All Ages	$2,847,782	$13,512	$15,887	85%
1950....... (10)	10–14	$ 47,511	$ 46	$ 51	90%
	15–19	124,319	166	136	122
	20–24	330,159	309	367	84
	25–29	601,231	635	951	67
	30–34	722,777	1,517	1,828	83
	35–39	660,511	2,349	2,886	81
	40–44	485,807	3,089	3,289	94
	45–49	285,115	1,967	3,179	62
	50–54	143,287	1,689	2,245	75
	55–59	56,459	987	1,301	76
	60–64	13,893	431	506	85
	65 and over	2,343	83	124	67
	All Ages	$3,473,412	$13,268	$16,863	79%
1951....... (9)	10–14	$ 41,840	$ 31	$ 42	74%
	15–19	88,728	72	96	75
	20–24	207,152	202	220	92
	25–29	479,805	537	696	77
	30–34	641,153	1,341	1,449	93
	35–39	646,206	2,094	2,526	83
	40–44	518,913	2,776	3,129	89
	45–49	320,759	2,301	3,143	73
	50–54	160,851	1,897	2,274	83
	55–59	69,885	797	1,442	55
	60–64	17,978	554	591	94
	65 and over	4,518	147	213	69
	All Ages	$3,197,788	$12,749	$15,821	81%

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1952....... (8)	10–14	$ 42,300	$ 69	$ 40	173%
	15–19	83,195	133	90	148
	20–24	206,744	119	213	56
	25–29	540,895	571	730	78
	30–34	733,613	1,089	1,512	72
	35–39	739,430	2,376	2,603	91
	40–44	585,034	3,309	3,165	105
	45–49	365,283	2,282	3,186	72
	50–54	174,025	1,881	2,240	84
	55–59	81,166	1,657	1,517	109
	60–64	24,923	436	722	60
	65 and over	4,722	148	199	74
	All Ages	$3,581,330	$14,070	$16,217	87%
1953....... (7)	10–14	$ 44,715	$ 38	$ 39	97%
	15–19	97,781	84	105	80
	20–24	237,051	227	232	98
	25–29	655,666	554	807	69
	30–34	883,786	1,165	1,600	73
	35–39	878,976	2,308	2,638	87
	40–44	680,568	2,795	3,246	86
	45–49	429,645	2,952	3,191	93
	50–54	214,040	2,716	2,433	112
	55–59	93,311	1,900	1,532	124
	60–64	30,164	341	739	46
	65 and over	5,687	285	204	140
	All Ages	$4,251,390	$15,365	$16,766	92%
1954....... (6)	10–14	$ 63,445	$ 50	$ 52	96%
	15–19	123,055	90	130	69
	20–24	328,945	343	322	107
	25–29	820,807	755	960	79
	30–34	1,114,648	1,510	1,850	82
	35–39	1,036,514	2,181	2,851	76
	40–44	807,767	3,033	3,610	84
	45–49	495,303	2,414	3,344	72
	50–54	256,061	2,313	2,722	85
	55–59	113,168	929	1,745	53
	60–64	37,628	264	838	32
	65 and over	10,217	378	322	117
	All Ages	$5,207,558	$14,260	$18,746	76%
1955....... (5)	10–14	$ 78,416	$ 63	$ 59	107%
	15–19	158,534	79	168	47
	20–24	497,932	417	488	85
	25–29	1,100,873	876	1,233	71
	30–34	1,468,294	1,649	2,187	75
	35–39	1,357,865	2,691	3,300	82
	40–44	1,049,768	3,312	4,157	80
	45–49	645,272	3,360	3,840	88
	50–54	336,395	2,154	3,169	68
	55–59	153,891	1,558	2,143	73
	60–64	53,778	1,066	1,071	100
	65 and over	13,219	404	364	111
	All Ages	$6,914,237	$17,629	$22,179	79%

18

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1956...... (4)	10–14	$ 84,238	$ 19	$ 54	35%
	15–19	176,182	284	178	160
	20–24	629,954	590	592	100
	25–29	1,232,599	1,029	1,283	80
	30–34	1,615,474	1,733	2,084	83
	35–39	1,532,964	2,661	3,173	84
	40–44	1,189,042	4,586	3,912	117
	45–49	704,750	2,989	3,552	84
	50–54	358,485	2,370	2,775	85
	55–59	155,783	1,301	1,811	72
	60–64	53,070	1,115	898	124
	65 and over	11,967	187	279	67
	All Ages	$7,744,508	$18,864	$20,591	92%
1957...... (3)	10–14	$ 75,233	$ 62	$ 44	141%
	15–19	197,216	198	189	105
	20–24	876,714	658	781	84
	25–29	1,553,382	1,338	1,506	89
	30–34	2,115,396	2,189	2,411	91
	35–39	1,927,436	2,419	3,430	71
	40–44	1,388,020	2,912	3,803	77
	45–49	747,334	2,609	3,191	82
	50–54	375,071	2,376	2,359	101
	55–59	159,295	1,182	1,517	78
	60–64	52,121	576	746	77
	65 and over	15,816	245	324	76
	All Ages	$9,483,034	$16,764	$20,301	83%
1958...... (2)	10–14	$ 71,932	$ 14	$ 37	38%
	15–19	204,337	208	171	122
	20–24	907,752	548	698	79
	25–29	1,614,988	1,043	1,324	79
	30–34	2,302,161	1,523	2,094	73
	35–39	2,182,142	2,453	3,034	81
	40–44	1,557,175	2,933	3,099	95
	45–49	866,285	2,503	2,738	91
	50–54	446,847	2,063	1,989	104
	55–59	193,494	983	1,324	74
	60–64	58,867	450	620	73
	65 and over	17,568	369	283	130
	All Ages	$10,423,548	$15,090	$17,411	87%
1959...... (1)	10–14	$ 97,133	$ 12	$ 39	31%
	15–19	270,684	167	190	88
	20–24	1,074,725	558	699	80
	25–29	1,828,932	800	1,207	66
	30–34	2,490,692	1,605	1,669	96
	35–39	2,487,438	2,073	2,412	86
	40–44	1,742,095	2,816	2,282	123
	45–49	1,047,157	2,062	2,241	92
	50–54	510,918	1,397	1,462	96
	55–59	215,630	946	1,004	94
	60–64	66,207	348	491	71
	65 and over	21,349	146	242	60
	All Ages	$11,852,960	$12,930	$13,938	93%

TABLE C

STANDARD NONMEDICAL ISSUES OF 1945 TO 1959

EXPERIENCE BETWEEN 1959 AND 1960 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
1945...... (15)	10–14	$ 42,566	$ 56	$ 49	114%
	15–19	95,855	115	134	86
	20–24	83,312	86	156	55
	25–29	77,392	138	229	60
	30–34	67,420	304	341	89
	35–39	53,626	354	440	80
	40–44	19,660	210	260	81
	45–49	1,870	40	39	103
	50 and over	219	30	8	375
	All Ages	$ 441,920	$1,333	$1,656	80%
1946 ...... (14)	10–14	$ 36,711	$ 19	$ 42	45%
	15–19	94,842	89	122	73
	20–24	252,608	289	409	71
	25–29	221,612	429	567	76
	30–34	115,017	384	494	78
	35–39	66,210	374	461	81
	40–44	20,634	184	232	79
	45–49	2,223	36	41	88
	50 and over	397	7	12	58
	All Ages	$ 810,254	$1,811	$2,380	76%
1947...... (13)	10–14	$ 38,784	$ 52	$ 43	121%
	15–19	119,692	118	145	81
	20–24	186,232	249	263	95
	25–29	146,089	316	325	97
	30–34	92,253	282	347	81
	35–39	61,800	351	381	92
	40–44	22,641	224	223	100
	45–49	2,745	44	44	100
	50 and over	427	10	11	91
	All Ages	$ 670,663	$1,646	$1,782	92%
1948...... (12)	10–14	$ 35,487	$ 33	$ 40	83%
	15–19	104,870	73	121	60
	20–24	163,233	163	212	77
	25–29	123,514	191	243	79
	30–34	75,094	224	250	90
	35–39	49,483	289	278	104
	40–44	20,434	171	179	96
	45–49	2,606	26	38	68
	50 and over	465	2	11	18
	All Ages	$ 575,186	$1,172	$1,372	85%

20

TABLE C—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1949...... (11)	10–14	$ 39,244	$ 29	$ 43	67%
	15–19	108,408	65	121	54
	20–24	175,000	207	208	100
	25–29	136,847	240	243	99
	30–34	85,991	260	254	102
	35–39	55,472	258	278	93
	40–44	22,350	141	175	81
	45–49	2,806	40	37	108
	50 and over	491	7	9	78
	All Ages	$ 626,609	$1,247	$1,368	91%
1950...... (10)	10–14	$ 47,214	$ 52	$ 51	102%
	15–19	137,934	116	150	77
	20–24	211,442	198	234	85
	25–29	175,443	242	277	87
	30–34	115,187	270	291	93
	35–39	66,093	262	288	91
	40–44	26,282	167	178	94
	45–49	3,067	38	34	112
	50 and over	503	6	8	75
	All Ages	$ 783,165	$1,351	$1,511	89%
1951...... (9)	10–14	$ 59,636	$ 55	$ 61	90%
	15–19	178,350	166	192	86
	20–24	270,527	243	287	85
	25–29	295,595	451	429	105
	30–34	216,207	467	488	96
	35–39	112,585	415	441	94
	40–44	39,592	247	240	103
	45–49	9,028	136	88	155
	50 and over	1,290	26	18	144
	All Ages	$1,182,810	$2,206	$2,244	98%
1952...... (8)	10–14	$ 68,361	$ 54	$ 66	82%
	15–19	195,811	146	210	70
	20–24	288,981	260	298	87
	25–29	355,268	426	479	89
	30–34	254,846	510	525	97
	35–39	126,992	357	447	80
	40–44	41,502	255	225	113
	45–49	8,673	100	76	132
	50 and over	1,508	18	19	95
	All Ages	$1,341,942	$2,126	$2,345	91%

TABLE C—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1953....... (7)	10–14	$ 85,793	$ 92	$ 76	121%
	15–19	250,003	236	268	88
	20–24	330,834	292	325	90
	25–29	420,661	446	517	86
	30–34	307,250	516	557	93
	35–39	139,578	369	419	88
	40–44	38,074	187	181	103
	45–49	8,795	70	65	108
	50 and over	1,501	7	18	39
	All Ages	$1,582,489	$2,215	$2,426	91%
1954. (6)	10–14	$ 93,983	$ 97	$ 78	124%
	15–19	252,693	119	268	44
	20–24	370,157	313	363	86
	25–29	423,605	378	496	76
	30–34	314,707	453	522	87
	35–39	137,343	302	378	80
	40–44	28,662	104	129	81
	45–49	3,145	11	22	50
	50 and over	1,122	14	14	100
	All Ages	$1,625,417	$1,791	$2,270	79%
1955....... (5)	10–14	$ 122,808	$ 61	$ 92	66%
	15–19	321,559	328	341	96
	20–24	474,511	319	465	69
	25–29	462,918	520	519	100
	30–34	340,039	399	506	79
	35–39	150,334	335	365	92
	40–44	26,592	94	105	90
	45–49	3,113	18	19	95
	50 and over	1,129	10	11	91
	All Ages	$1,903,003	$2,084	$2,423	86%
1956....... (4)	10–14	$ 128,102	$ 43	$ 83	52%
	15–19	367,213	378	370	102
	20–24	677,416	571	636	90
	25–29	743,215	680	773	88
	30–34	597,027	747	770	97
	35–39	307,808	564	637	89
	40–44	48,577	97	159	61
	45–49	3,287	18	17	106
	50 and over	1,116	7	10	70
	All Ages	$2,873,761	$3,105	$3,455	90%

TABLE C—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1957...... (3)	10–14	$ 147,811	$ 69	$ 87	79%
	15–19	656,022	522	630	83
	20–24	1,362,665	1,151	1,213	95
	25–29	1,366,267	1,084	1,326	82
	30–34	948,392	942	1,082	87
	35–39	456,221	922	812	114
	40–44	72,912	206	199	104
	45–49	3,348	5	14	36
	50 and over	1,080	15	8	188
	All Ages	$5,014,718	$4,916	$5,371	92%
1958...... (2)	10–14	$ 184,645	$ 45	$ 92	49%
	15–19	860,686	884	722	122
	20–24	1,657,672	1,217	1,277	95
	25–29	1,443,689	937	1,183	79
	30–34	863,468	726	785	92
	35–39	375,672	508	522	97
	40–44	60,840	114	120	95
	45–49	3,312	10	11	91
	50 and over	1,084	3	5	60
	All Ages	$5,451,068	$4,444	$4,717	94%
1959...... (1)	10–14	$ 218,171	$ 49	$ 87	56%
	15–19	1,242,454	885	869	102
	20–24	2,159,244	1,485	1,404	106
	25–29	1,677,768	1,016	1,107	92
	30–34	938,215	535	629	85
	35–39	394,739	380	383	99
	40–44	58,414	82	76	108
	45–49	4,053	9	9	100
	50 and over	1,268	1	3	33
	All Ages	$6,694,326	$4,442	$4,567	97%

TABLE D

STANDARD MEDICALLY EXAMINED ISSUES OF 1945 TO 1959
MALE LIVES
EXPERIENCE BETWEEN 1959 AND 1960 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
1945.......	10–14	$ 33,790	$ 19	$ 39	49%
(15)	15–19	43,843	59	61	97
	20–24	62,203	82	116	71
	25–29	134,817	339	398	85
	30–34	232,746	924	1,175	79
	35–39	275,576	1,760	2,262	78
	40–44	227,554	2,628	3,017	87
	45–49	133,108	2,012	2,818	71
	50–54	60,454	1,503	1,826	82
	55–59	20,242	768	883	87
	60–64	4,801	169	306	55
	65 and over	987	34	97	35
	All Ages	$1,230,121	$10,297	$12,998	79%
1946.......	10–14	$ 41,113	$ 42	$ 47	89%
(14)	15–19	54,538	72	70	103
	20–24	150,472	180	244	74
	25–29	285,763	546	732	75
	30–34	400,873	1,726	1,720	100
	35–39	408,648	2,246	2,844	79
	40–44	305,485	2,735	3,437	80
	45–49	167,857	2,531	3,057	83
	50–54	74,686	1,405	1,969	71
	55–59	24,427	843	940	90
	60–64	5,471	266	299	89
	65 and over	1,090	37	91	41
	All Ages	$1,920,423	$12,629	$15,450	82%
1947.......	10–14	$ 36,151	$ 49	$ 41	120%
(13)	15–19	61,539	54	74	73
	20–24	123,169	96	174	55
	25–29	255,810	466	568	82
	30–34	392,176	1,277	1,475	87
	35–39	404,073	2,286	2,489	92
	40–44	317,113	2,626	3,124	84
	45–49	177,420	1,983	2,853	70
	50–54	89,298	1,897	2,075	91
	55–59	28,595	698	976	72
	60–64	6,170	290	297	98
	65 and over	1,218	75	88	85
	All Ages	$1,892,732	$11,797	$14,234	83%

24

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratios
1948....... (12)	10–14	$ 30,297	$ 49	$ 34	144%
	15–19	49,126	101	57	177
	20–24	123,821	138	161	86
	25–29	255,690	433	501	86
	30–34	357,440	931	1,190	78
	35–39	343,748	1,815	1,925	94
	40–44	278,874	1,906	2,435	78
	45–49	159,398	1,594	2,322	69
	50–54	79,627	1,377	1,626	85
	55–59	25,604	771	776	99
	60–64	7,597	327	331	99
	65 and over	1,328	71	85	84
	All Ages	$1,712,550	$ 9,513	$11,443	83%
1949....... (11)	10–14	$ 28,439	$ 121	$ 31	390%
	15–19	47,313	13	53	25
	20–24	134,676	94	160	59
	25–29	283,817	460	505	91
	30–34	370,397	934	1,093	85
	35–39	366,797	1,565	1,841	85
	40–44	286,910	1,910	2,235	85
	45–49	163,213	1,713	2,117	81
	50–54	80,840	1,447	1,462	99
	55–59	29,339	650	782	83
	60–64	7,427	313	299	105
	65 and over	1,266	61	74	82
	All Ages	$1,800,434	$ 9,281	$10,652	87%
1950....... (10)	10–14	$ 31,308	$ 35	$ 34	103%
	15–19	64,033	93	70	133
	20–24	171,982	189	191	99
	25–29	368,785	365	583	63
	30–34	477,909	1,003	1,209	83
	35–39	444,495	1,305	1,942	67
	40–44	329,624	2,233	2,232	100
	45–49	198,057	1,292	2,208	59
	50–54	99,092	1,193	1,553	77
	55–59	38,886	759	896	85
	60–64	9,042	326	329	99
	65 and over	1,207	43	64	67
	All Ages	$2,234,420	$ 8,836	$11,311	78%
1951....... (9)	10–14	$ 28,732	$ 25	$ 29	86%
	15–19	53,614	52	58	90
	20–24	127,849	174	136	128
	25–29	330,717	346	480	72
	30–34	456,599	1,040	1,032	101
	35–39	451,753	1,268	1,766	72
	40–44	361,251	1,929	2,178	89
	45–49	224,480	1,591	2,200	72
	50–54	111,483	1,395	1,576	89
	55–59	48,392	608	998	61
	60–64	10,927	336	359	94
	65 and over	3,112	64	147	44
	All Ages	$2,208,909	$ 8,828	$10,959	81%

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1952...... (8)	10–14	$ 29,340	$ 69	$ 28	246%
	15–19	68,844	118	74	159
	20–24	176,861	92	182	51
	25–29	488,764	558	660	85
	30–34	664,515	952	1,369	70
	35–39	661,694	2,155	2,329	93
	40–44	513,473	3,070	2,778	111
	45–49	312,565	2,035	2,726	75
	50–54	146,779	1,727	1,889	91
	55–59	67,696	1,480	1,265	117
	60–64	20,973	290	608	48
	65 and over	4,029	147	170	86
	All Ages	$3,155,533	$12,693	$14,078	90%
1953...... (7)	10–14	$ 31,024	$ 35	$ 27	130%
	15–19	81,984	84	88	95
	20–24	207,004	194	203	96
	25–29	599,875	508	738	69
	30–34	804,515	983	1,456	68
	35–39	792,506	1,962	2,378	83
	40–44	597,969	2,381	2,852	83
	45–49	366,674	2,697	2,724	99
	50–54	177,927	2,522	2,023	125
	55–59	76,648	1,718	1,259	136
	60–64	25,495	297	625	48
	65 and over	4,515	133	162	82
	All Ages	$3,766,136	$13,514	$14,535	93%
1954...... (6)	10–14	$ 48,850	$ 47	$ 40	118%
	15–19	106,761	89	113	79
	20–24	296,372	322	290	111
	25–29	755,372	708	884	80
	30–34	1,023,109	1,410	1,698	83
	35–39	938,061	2,051	2,580	79
	40–44	709,651	2,829	3,172	89
	45–49	427,963	2,074	2,889	72
	50–54	215,819	2,116	2,294	92
	55–59	94,897	836	1,463	57
	60–64	30,402	246	677	36
	65 and over	8,427	290	265	109
	All Ages	$4,655,684	$13,018	$16,365	80%
1955...... (5)	10–14	$ 58,909	$ 59	$ 44	134%
	15–19	138,173	69	146	47
	20–24	452,691	358	444	81
	25–29	1,022,354	856	1,145	75
	30–34	1,353,150	1,587	2,016	79
	35–39	1,234,884	2,264	3,001	75
	40–44	930,893	3,102	3,686	84
	45–49	553,734	3,100	3,295	94
	50–54	286,468	1,969	2,699	73
	55–59	127,698	1,377	1,778	77
	60–64	44,368	1,014	884	115
	65 and over	10,714	335	295	114
	All Ages	$6,214,036	$16,090	$19,433	83%

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1956...... (4)	10–14	$ 66,357	$ 18	$ 43	42%
	15–19	153,041	273	155	176
	20–24	578,608	584	544	107
	25–29	1,148,713	992	1,195	83
	30–34	1,497,751	1,666	1,932	86
	35–39	1,405,829	2,517	2,910	86
	40–44	1,062,454	4,155	3,495	119
	45–49	612,212	2,745	3,086	89
	50–54	303,770	2,040	2,351	87
	55–59	131,388	1,181	1,527	77
	60–64	43,206	971	731	133
	65 and over	9,525	162	222	73
	All Ages	$ 7,012,854	$17,304	$18,191	95%
1957...... (3)	10–14	$ 57,379	$ 62	$ 34	182%
	15–19	176,249	182	169	108
	20–24	821,163	618	731	85
	25–29	1,462,216	1,264	1,418	89
	30–34	1,984,528	2,164	2,262	96
	35–39	1,778,639	2,289	3,166	72
	40–44	1,246,876	2,753	3,416	81
	45–49	654,974	2,351	2,797	84
	50–54	317,672	2,120	1,998	106
	55–59	132,681	1,071	1,263	85
	60–64	41,332	500	592	84
	65 and over	12,640	241	259	93
	All Ages	$ 8,686,349	$15,615	$18,105	86%
1958...... (2)	10–14	$ 51,568	$ 10	$ 26	38%
	15–19	180,176	206	151	136
	20–24	841,641	484	648	75
	25–29	1,506,375	1,012	1,235	82
	30–34	2,124,577	1,429	1,933	74
	35–39	1,986,697	2,306	2,762	83
	40–44	1,376,503	2,707	2,739	99
	45–49	745,770	2,187	2,357	93
	50–54	371,871	1,824	1,655	110
	55–59	159,250	889	1,089	82
	60–64	45,484	335	479	70
	65 and over	13,906	342	224	153
	All Ages	$ 9,403,818	$13,731	$15,298	90%
1959...... (1)	10–14	$ 73,087	$ 10	$ 29	34%
	15–19	242,244	167	170	98
	20–24	996,202	541	648	83
	25–29	1,697,931	778	1,121	69
	30–34	2,295,669	1,553	1,538	101
	35–39	2,256,797	1,853	2,189	85
	40–44	1,531,614	2,701	2,006	135
	45–49	891,198	1,856	1,907	97
	50–54	423,967	1,330	1,213	110
	55–59	176,498	842	822	102
	60–64	52,462	339	389	87
	65 and over	16,120	128	183	70
	All Ages	$10,653,789	$12,098	$12,215	99%

TABLE D—*Continued*

STANDARD MEDICALLY EXAMINED ISSUES OF 1945 TO 1959

FEMALE LIVES

EXPERIENCE BETWEEN 1959 AND 1960 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
1945........ (15)	10–14	$ 9,427	$ 1	$ 11	9%
	15–19	12,778	5	18	28
	20–24	20,632	25	39	64
	25–29	19,425	21	57	37
	30–34	20,919	58	106	55
	35–39	24,021	118	197	60
	40–44	21,849	159	290	55
	45–49	13,198	123	279	44
	50–54	6,384	135	193	70
	55–59	2,382	151	104	145
	60–64	695	12	44	27
	65 and over	63	10	6	167
	All Ages	$151,773	$818	$1,344	61%
1946........ (14)	10–14	$ 9,959	$ 6	$ 11	55%
	15–19	15,609	0	20	0
	20–24	23,370	8	38	21
	25–29	24,529	46	63	73
	30–34	25,849	48	111	43
	35–39	29,177	93	203	46
	40–44	25,007	327	281	116
	45–49	16,084	43	293	15
	50–54	7,665	96	202	48
	55–59	2,703	65	104	63
	60–64	935	2	51	4
	65 and over	89	0	7	0
	All Ages	$180,976	$734	$1,384	53%
1947........ (13)	10–14	$ 9,757	$ 2	$ 11	18%
	15–19	12,487	2	15	13
	20–24	21,289	22	30	73
	25–29	21,981	16	49	33
	30–34	23,536	41	88	47
	35–39	27,263	104	168	62
	40–44	25,212	115	248	46
	45–49	17,577	123	283	43
	50–54	8,566	220	199	111
	55–59	3,191	11	109	10
	60–64	875	15	42	36
	65 and over	86	2	6	33
	All Ages	$171,820	$673	$1,248	54%

28

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1948....... (12)	10–14	$ 7,994	$ 1	$ 9	11%
	15–19	9,829	4	11	36
	20–24	17,285	10	22	45
	25–29	17,666	19	35	54
	30–34	19,682	50	66	76
	35–39	20,836	36	117	31
	40–44	21,901	74	191	39
	45–49	14,998	60	219	27
	50–54	8,327	106	170	62
	55–59	3,129	11	95	12
	60–64	997	32	43	74
	65 and over	221	1	14	7
	All Ages	$142,865	$404	$ 992	41%
1949....... (11)	10–14	$ 7,574	$ 0	$ 8	0%
	15–19	8,894	4	10	40
	20–24	16,700	17	20	85
	25–29	17,813	19	32	59
	30–34	20,715	99	61	162
	35–39	22,290	63	112	56
	40–44	25,793	83	201	41
	45–49	16,587	57	215	27
	50–54	10,157	38	184	21
	55–59	3,382	31	90	34
	60–64	1,102	17	44	39
	65 and over	281	4	16	25
	All Ages	$151,288	$432	$ 993	44%
1950....... (10)	10–14	$ 7,482	$ 0	$ 8	0%
	15–19	8,878	1	10	10
	20–24	15,282	7	17	41
	25–29	18,703	17	30	57
	30–34	20,584	19	52	37
	35–39	23,009	54	101	53
	40–44	26,954	92	182	51
	45–49	19,245	179	215	83
	50–54	12,258	59	192	31
	55–59	5,332	19	123	15
	60–64	1,446	11	53	21
	65 and over	405	2	21	10
	All Ages	$159,578	$460	$1,004	46%
1951....... (9)	10–14	$ 6,804	$ 0	$ 7	0%
	15–19	8,114	2	9	22
	20–24	15,073	2	16	13
	25–29	17,244	18	25	72
	30–34	20,937	49	47	104
	35–39	24,560	187	96	195
	40–44	29,542	233	178	131
	45–49	21,876	89	214	42
	50–54	11,810	41	167	25
	55–59	6,246	20	129	16
	60–64	2,243	10	74	14
	65 and over	216	3	10	30
	All Ages	$164,665	$654	$ 972	67%

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1952...... (8)	10–14	$ 8,562	$ 0	$ 8	0%
	15–19	9,069	5	10	50
	20–24	17,473	14	18	78
	25–29	23,149	6	31	19
	30–34	29,479	69	61	113
	35–39	35,508	122	125	98
	40–44	40,845	104	221	47
	45–49	31,026	124	271	46
	50–54	17,133	64	221	29
	55–59	7,766	64	145	44
	60–64	2,292	36	66	55
	65 and over	379	1	16	6
	All Ages	$222,681	$609	$1,193	51%
1953...... (7)	10–14	$ 8,182	$ 3	$ 7	43%
	15–19	10,353	0	11	0
	20–24	18,429	10	18	56
	25–29	24,235	3	30	10
	30–34	34,156	52	62	84
	35–39	41,212	92	124	74
	40–44	48,273	326	230	142
	45–49	38,410	108	285	38
	50–54	23,057	91	262	35
	55–59	10,366	77	170	45
	60–64	3,121	24	76	32
	65 and over	844	152	30	507
	All Ages	$260,638	$938	$1,305	72%
1954...... (6)	10–14	$ 9,730	$ 2	$ 8	25%
	15–19	11,625	1	12	8
	20–24	20,500	21	20	105
	25–29	31,121	22	36	61
	30–34	43,940	42	73	58
	35–39	49,289	80	136	59
	40–44	60,689	117	271	43
	45–49	44,272	157	299	53
	50–54	27,611	86	294	29
	55–59	12,764	43	197	22
	60–64	5,180	18	115	16
	65 and over	1,448	86	46	187
	All Ages	$318,169	$675	$1,507	45%
1955...... (5)	10–14	$ 12,071	$ 3	$ 9	33%
	15–19	14,741	10	16	63
	20–24	26,507	1	26	4
	25–29	37,638	13	42	31
	30–34	53,977	52	80	65
	35–39	64,830	271	158	172
	40–44	74,167	172	294	59
	45–49	59,618	111	355	31
	50–54	33,700	119	317	38
	55–59	19,244	146	268	54
	60–64	7,287	25	145	17
	65 and over	2,116	64	58	110
	All Ages	$405,896	$987	$1,768	56%

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1956........	10–14	$ 11,432	$ 0	$ 7	0%
(4)	15–19	16,896	1	17	6
	20–24	29,118	6	27	22
	25–29	35,285	19	37	51
	30–34	51,061	39	66	59
	35–39	61,099	36	126	29
	40–44	74,342	210	245	86
	45–49	60,118	101	303	33
	50–54	35,254	291	273	107
	55–59	16,086	119	187	64
	60–64	6,358	104	108	96
	65 and over	1,969	24	46	52
	All Ages	$399,018	$950	$1,442	66%
1957........	10–14	$ 10,999	$ 0	$ 6	0%
(3)	15–19	14,469	6	14	43
	20–24	26,474	39	24	163
	25–29	35,179	17	34	50
	30–34	56,510	25	64	39
	35–39	73,800	117	131	89
	40–44	86,203	134	236	57
	45–49	59,960	152	256	59
	50–54	38,156	85	240	35
	55–59	18,035	56	172	33
	60–64	6,778	26	97	27
	65 and over	2,479	4	51	8
	All Ages	$429,042	$661	$1,325	50%
1958........	10–14	$ 11,318	$ 2	$ 6	33%
(2)	15–19	16,711	0	14	0
	20–24	33,114	4	25	16
	25–29	42,262	11	35	31
	30–34	70,552	6	64	9
	35–39	88,366	47	123	38
	40–44	103,780	78	207	38
	45–49	74,224	181	235	77
	50–54	46,282	91	206	44
	55–59	22,180	69	152	45
	60–64	8,898	85	94	90
	65 and over	2,402	9	39	23
	All Ages	$520,089	$583	$1,200	49%
1959........	10–14	$ 14,912	$ 2	$ 6	33%
(1)	15–19	21,530	0	15	0
	20–24	41,338	17	27	63
	25–29	53,354	0	35	0
	30–34	86,026	22	58	38
	35–39	112,762	95	109	87
	40–44	124,148	26	163	16
	45–49	95,126	140	204	69
	50–54	55,515	54	159	34
	55–59	25,563	74	119	62
	60–64	10,240	7	76	9
	65 and over	3,986	8	45	18
	All Ages	$644,500	$445	$1,016	44%

TABLE E

STANDARD NONMEDICAL ISSUES OF 1945 TO 1959
MALE LIVES
EXPERIENCE BETWEEN 1959 AND 1960 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
1945......	10–14	$ 21,950	$ 40	$ 25	160%
(15)	15–19	40,005	77	56	138
	20–24	28,533	39	53	74
	25–29	47,315	79	140	56
	30–34	43,364	217	219	99
	35–39	33,506	248	275	90
	40–44	11,041	118	146	81
	45–49	1,010	23	21	110
	50 and over	192	30	7	429
	All Ages	$ 226,916	$ 871	$ 942	92%
1946......	10–14	$ 19,853	$ 8	$ 23	35%
(14)	15–19	46,803	59	60	98
	20–24	179,030	204	290	70
	25–29	175,851	335	450	74
	30–34	86,719	295	372	79
	35–39	46,384	282	323	87
	40–44	12,968	119	146	82
	45–49	1,478	24	27	89
	50 and over	274	7	8	88
	All Ages	$ 569,360	$1,333	$1,699	78%
1947......	10–14	$ 20,564	$ 39	$ 23	170%
(13)	15–19	65,259	91	79	115
	20–24	115,384	177	163	109
	25–29	105,714	241	235	103
	30–34	65,074	210	245	86
	35–39	41,153	233	254	92
	40–44	13,770	147	136	108
	45–49	1,849	30	30	100
	50 and over	344	7	9	78
	All Ages	$ 429,111	$1,175	$1,174	100%
1948......	10–14	$ 16,162	$ 23	$ 18	128%
(12)	15–19	57,739	38	67	57
	20–24	102,115	92	133	69
	25–29	89,156	128	175	73
	30–34	50,780	157	169	93
	35–39	31,034	199	174	114
	40–44	11,915	99	104	95
	45–49	1,620	6	24	25
	50 and over	299	2	7	29
	All Ages	$ 360,820	$ 744	$ 871	85%

32

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1949.......	10–14	$ 18,613	$ 15	$ 20	75%
(11)	15–19	60,144	33	67	49
	20–24	113,696	146	135	108
	25–29	101,929	188	181	104
	30–34	61,543	203	182	112
	35–39	35,062	158	176	90
	40–44	12,773	64	100	64
	45–49	1,705	21	22	95
	50 and over	347	7	6	117
	All Ages	$ 405,812	$ 835	$ 889	94%
1950.......	10–14	$ 23,938	$ 39	$ 26	150%
(10)	15–19	84,698	77	92	84
	20–24	146,061	141	162	87
	25–29	137,524	192	217	88
	30–34	87,281	208	221	94
	35–39	43,813	185	191	97
	40–44	15,861	124	107	116
	45–49	1,763	29	20	145
	50 and over	350	5	6	83
	All Ages	$ 541,289	$1,000	$1,042	96%
1951.......	10–14	$ 30,701	$ 26	$ 31	84%
(9)	15–19	94,675	81	102	79
	20–24	124,392	134	132	102
	25–29	150,355	206	218	94
	30–34	100,836	186	228	82
	35–39	47,792	178	187	95
	40–44	16,532	86	100	86
	45–49	1,845	23	18	128
	50 and over	352	7	5	140
	All Ages	$ 567,480	$ 927	$1,021	91%
1952.......	10–14	$ 50,650	$ 48	$ 49	98%
(8)	15–19	149,636	131	160	82
	20–24	221,275	223	228	98
	25–29	314,400	406	424	96
	30–34	222,668	462	459	101
	35–39	100,991	304	355	86
	40–44	33,102	224	179	125
	45–49	6,730	93	59	158
	50 and over	932	11	12	92
	All Ages	$1,100,384	$1,902	$1,925	99%

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1953...... (7)	10–14	$ 64,691	$ 78	$ 57	137%
	15–19	196,911	218	211	103
	20–24	255,678	260	251	104
	25–29	371,619	389	457	85
	30–34	268,248	458	486	94
	35–39	111,037	311	333	93
	40–44	29,628	154	141	109
	45–49	6,925	65	51	127
	50 and over	1,139	7	14	50
	All Ages	$1,305,876	$1,940	$2,001	97%
1954...... (6)	10–14	$ 70,154	$ 87	$ 58	150%
	15–19	199,023	103	211	49
	20–24	289,803	245	284	86
	25–29	368,314	311	431	79
	30–34	270,541	413	449	92
	35–39	106,587	235	293	80
	40–44	21,142	92	95	97
	45–49	2,327	8	16	50
	50 and over	772	13	9	144
	All Ages	$1,328,663	$1,537	$1,846	83%
1955...... (5)	10–14	$ 94,016	$ 51	$ 71	72%
	15–19	256,910	298	272	110
	20–24	387,368	300	380	79
	25–29	403,138	477	452	106
	30–34	289,590	360	431	84
	35–39	114,776	275	279	99
	40–44	19,531	84	77	109
	45–49	2,020	9	12	75
	50 and over	820	3	9	33
	All Ages	$1,568,169	$1,857	$1,983	94%
1956...... (4)	10–14	$ 99,427	$ 39	$ 65	60%
	15–19	301,390	335	304	110
	20–24	589,809	522	554	94
	25–29	682,116	616	709	87
	30–34	543,372	717	701	102
	35–39	269,057	507	557	91
	40–44	40,474	88	133	66
	45–49	2,303	14	12	117
	50 and over	590	5	5	100
	All Ages	$2,528,538	$2,843	$3,040	94%

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1957....... (3)	10–14	$ 117,895	$ 55	$ 70	79%
	15–19	578,064	497	555	90
	20–24	1,251,214	1,069	1,114	96
	25–29	1,282,044	1,048	1,244	84
	30–34	875,334	875	998	88
	35–39	406,430	862	723	119
	40–44	61,724	177	169	105
	45–49	2,167	5	9	56
	50 and over	598	9	4	225
	All Ages	$4,575,470	$4,597	$4,886	94%
1958....... (2)	10–14	$ 147,060	$ 39	$ 74	53%
	15–19	757,680	857	636	135
	20–24	1,493,242	1,120	1,150	97
	25–29	1,322,529	885	1,084	82
	30–34	766,410	647	697	93
	35–39	312,345	434	434	100
	40–44	48,412	102	96	106
	45–49	2,506	5	8	63
	50 and over	724	3	3	100
	All Ages	$4,850,908	$4,092	$4,182	98%
1959....... (1)	10–14	$ 175,319	$ 44	$ 70	63%
	15–19	1,103,156	834	772	108
	20–24	1,953,333	1,430	1,270	113
	25–29	1,530,841	924	1,010	91
	30–34	823,529	500	552	91
	35–39	319,629	283	310	91
	40–44	44,867	75	59	127
	45–49	3,040	5	7	71
	50 and over	928	1	3	33
	All Ages	$5,954,642	$4,096	$4,053	101%

STANDARD NONMEDICAL ISSUES OF 1945 TO 1959

FEMALE LIVES

EXPERIENCE BETWEEN 1959 AND 1960 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
1945....... (15)	10–14	$ 9,217	$ 7	$ 11	64%
	15–19	27,491	8	38	21
	20–24	40,452	37	76	49
	25–29	22,336	42	66	64
	30–34	14,622	42	74	57
	35–39	10,823	41	89	46
	40–44	2,145	14	28	50
	45–49	110	2	2	100
	50 and over	7	0	0	0
	All Ages	$ 127,203	$ 193	$ 384	50%
1946....... (14)	10–14	$ 8,313	$ 5	$ 9	56%
	15–19	25,703	13	33	39
	20–24	45,065	36	73	49
	25–29	26,842	52	69	75
	30–34	16,224	38	70	54
	35–39	10,890	30	76	39
	40–44	2,391	10	27	37
	45–49	159	2	3	67
	50 and over	28	0	1	0
	All Ages	$ 135,615	$ 186	$ 361	52%
1947....... (13)	10–14	$ 8,115	$ 1	$ 9	11%
	15–19	26,606	12	32	38
	20–24	42,752	43	60	72
	25–29	23,737	38	53	72
	30–34	14,984	36	56	64
	35–39	10,712	41	66	62
	40–44	2,425	7	24	29
	45–49	131	2	2	100
	50 and over	24	0	1	0
	All Ages	$ 129,486	$ 180	$ 303	59%
1948....... (12)	10–14	$ 6,021	$ 1	$ 7	14%
	15–19	19,218	9	22	41
	20–24	31,055	32	40	80
	25–29	16,656	19	33	58
	30–34	11,191	26	37	70
	35–39	8,344	17	47	36
	40–44	2,265	10	20	50
	45–49	228	3	3	100
	50 and over	29	0	1	0
	All Ages	$ 95,007	$ 117	$ 210	56%

36

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1949....... (11)	10–14	$ 6,490	$ 3	$ 7	43%
	15–19	18,394	6	21	29
	20–24	30,631	20	36	56
	25–29	16,780	21	30	70
	30–34	11,624	26	34	76
	35–39	9,452	31	47	66
	40–44	2,648	8	21	38
	45–49	195	2	3	67
	50 and over	40	0	1	0
	All Ages	$ 96,254	$ 117	$ 200	59%
1950....... (10)	10–14	$ 8,211	$ 5	$ 9	56%
	15–19	19,506	8	21	38
	20–24	32,862	25	36	69
	25–29	19,621	28	31	90
	30–34	13,925	20	35	57
	35–39	10,818	22	47	47
	40–44	3,334	4	23	17
	45–49	205	0	2	0
	50 and over	56	1	1	100
	All Ages	$ 108,538	$ 113	$ 205	55%
1951....... (9)	10–14	$ 9,448	$ 7	$ 10	70%
	15–19	21,378	8	23	35
	20–24	34,502	36	37	97
	25–29	20,476	20	30	67
	30–34	15,151	25	34	74
	35–39	12,429	32	49	65
	40–44	3,740	14	23	61
	45–49	452	2	4	50
	50 and over	79	1	1	100
	All Ages	$ 117,655	$ 145	$ 211	69%
1952....... (8)	10–14	$ 17,325	$ 6	$ 17	35%
	15–19	44,538	14	48	29
	20–24	64,971	37	67	55
	25–29	37,707	18	51	35
	30–34	29,249	46	60	77
	35–39	24,408	48	86	56
	40–44	7,723	30	42	71
	45–49	1,497	7	13	54
	50 and over	171	1	2	50
	All Ages	$ 227,589	$ 207	$ 386	54%

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1953......	10–14	$ 20,461	$ 14	$ 18	78%
(7)	15–19	50,125	18	54	33
	20–24	69,221	32	68	47
	25–29	41,623	42	51	82
	30–34	33,551	47	61	77
	35–39	26,300	58	79	73
	40–44	7,796	31	37	84
	45–49	1,570	5	12	42
	50 and over	221	0	2	0
	All Ages	$ 250,868	$ 247	$ 382	65%
1954......	10–14	$ 22,981	$ 10	$ 19	53%
(6)	15–19	50,001	16	53	30
	20–24	71,287	42	70	60
	25–29	44,257	32	52	62
	30–34	36,335	37	60	62
	35–39	27,851	48	77	62
	40–44	6,847	12	31	39
	45–49	669	3	5	60
	50 and over	231	1	3	33
	All Ages	$ 260,459	$ 201	$ 370	54%
1955......	10–14	$ 28,132	$ 10	$ 21	48%
(5)	15–19	61,070	27	65	42
	20–24	78,998	19	77	25
	25–29	49,231	28	55	51
	30–34	41,074	34	61	56
	35–39	31,882	60	77	78
	40–44	6,365	10	25	40
	45–49	659	9	4	225
	50 and over	152	7	1	700
	All Ages	$ 297,563	$ 204	$ 386	53%
1956......	10–14	$ 28,048	$ 4	$ 18	22%
(4)	15–19	61,448	33	62	53
	20–24	79,006	44	74	59
	25–29	50,549	48	53	91
	30–34	44,092	28	57	49
	35–39	34,897	56	72	78
	40–44	7,363	8	24	33
	45–49	559	4	3	133
	50 and over	184	1	2	50
	All Ages	$ 306,146	$ 226	$ 365	62%

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1957...... (3)	10–14	$ 29,296	$ 14	$ 17	82%
	15–19	71,535	25	69	36
	20–24	96,972	70	86	81
	25–29	68,589	31	67	46
	30–34	61,929	67	71	94
	35–39	45,376	57	81	70
	40–44	9,984	28	27	104
	45–49	475	0	2	0
	50 and over	145	0	1	0
	All Ages	$ 384,301	$ 292	$ 421	69%
1958...... (2)	10–14	$ 36,595	$ 6	$ 18	33%
	15–19	94,150	17	79	22
	20–24	133,393	59	103	57
	25–29	92,915	47	76	62
	30–34	81,786	49	74	66
	35–39	58,179	49	81	60
	40–44	11,272	12	22	55
	45–49	509	5	2	250
	50 and over	171	0	1	0
	All Ages	$ 508,970	$ 244	$ 456	54%
1959...... (1)	10–14	$ 41,960	$ 5	$ 17	29%
	15–19	127,318	38	89	43
	20–24	167,618	44	109	40
	25–29	112,603	73	74	99
	30–34	95,542	32	64	50
	35–39	68,610	77	67	115
	40–44	12,501	7	16	44
	45–49	678	3	1	300
	50 and over	158	0	0	0
	All Ages	$ 626,988	$ 279	$ 437	64%