

**TRANSACTIONS OF SOCIETY OF ACTUARIES
1961 REPORTS**

**REPORT OF THE COMMITTEE ON EXPERIENCE
UNDER INDIVIDUAL HEALTH INSURANCE**

**EXPERIENCE UNDER INDIVIDUAL LOSS-OF-TIME
POLICIES 1955-1959**

THIS report presents an extension of the Committee's study of morbidity experience under individual loss-of-time policies during the full first year of the benefit period. Policies with benefit periods of less than one year are excluded from the study. The experience covering exposures during the calendar years 1958 and 1959 and claims incurred during those two calendar years has been added to the 1955-1957 experience shown in the first report (1959 Reports). Because it was felt that an analysis of the full experience contributed to date would be of most value, this report deals primarily with the 1955-1959 experience. Results for the years 1958-1959 are presented in the Tables A, B and C of the Appendix in the same form as Tables 3, 4 and 5 in the main body of the report. The reporting system used for the 1958-1959 experience is generally the same as that used for the earlier experience. This system is described in detail in the 1959 Reports (pp. 126-128).

It should be noted that the presentation of the data has been changed from the format used in the report covering 1955-1957 experience. Accident and sickness disability experience are presented in separate tables (Tables 3 and 4). Total disability experience is also shown in a separate table (Table 5) together with comparable rates derived from the Conference Table. Each table contains the experience for males in Occupation Groups I and II and for females in Occupation Group I; for convenience, these three groups are referred to hereafter in the report as Male I, Male II and Female I. The amount of data on females in Occupation Group II was not large enough to warrant a study of this group.

Occupation Group I covers occupations that generally involve little exposure to an accident hazard. Occupation Group II consists of those occupations that involve a greater degree of exposure to accident hazards or duties where sickness or injury generally results in a longer period of disability than for Group I occupations. Many of these occupations are performed outdoors and involve a longer average period of disability because of the difficulty of returning to work in inclement weather. Persons

whose work requires perfect, or near-perfect, physical condition would also be in Group II, since such persons may be disabled by a relatively minor injury. In the Bureau of A & H Underwriters classification system, Occupation Group I consists of Classes A-D* and Occupation Group II consists of Classes D-H. (See 1959 Reports, pp. 130-131, for a complete description.)

Each table includes (1) annual claim rates, (2) average claim duration in months, and (3) annual claim costs. The total disability annual claim rates and annual claim costs are simply a sum of the separate accident and sickness claim rates and claim costs and consequently may be based on experience from two different types of policies. Annual claim rates (or frequencies) have been calculated as the ratio of the amount of monthly indemnity on approved claims to the corresponding exposure. Annual claim costs (or amounts) have been calculated as the ratio of the aggregate benefits incurred on claims to the corresponding exposure. Durations of claims in months have been calculated by dividing the annual claim cost by the annual claim rate.

VOLUME OF DATA

For the five calendar years covered by this study, the Committee has compiled an aggregate exposure of 4,200,000 policy years under which 294,000 claims were incurred. The companies that contributed to the study are shown in Table 1 together with the volume of each company's data for each of the five calendar years studied, measured by the number of claims reported on the exposure summary cards.

Table 2 shows the distribution of the number of claims reported on the exposure summary cards by type of coverage, sex and occupation group. Number of claims has been used as the basis for measuring the volume of data since it is a good measure of the reliability of the statistical results. This study has been confined to those coverages where there is a significant amount of data. These coverages are indicated by an asterisk in Table 2. It should be noted that in certain of the cells studied virtually all of the experience has been contributed by only one or a few companies (see Table D in the Appendix which gives a further breakdown of the 1958-1959 claims by company). This is true of all the accident coverages except those with a 0 day elimination period. It is likewise true of the 0 day and 3 day elimination period sickness coverages. The coverages for which there is a reasonable cross-section of experience by company are the 0 day accident and 7, 14 and 30 day sickness coverages. In comparing the results for different elimination periods, this characteristic of the study must be kept in mind, since variations in the experience by company

TABLE 1
CONTRIBUTING COMPANIES AND NUMBER OF CLAIMS

COMPANY	YEAR OF EXPERIENCE					ALL YEARS COMBINED
	1955	1956	1957	1958	1959	
Metropolitan.....	19,733	32,906	33,721	30,167	28,589	145,116
Prudential.....	4,084	7,156	8,778	9,287	9,972	39,277
Monarch.....	6,550	8,966	10,466			25,982
Loyal Protective.....	3,363	4,396	4,961	4,964	5,006	22,690
Travelers.....			6,219	5,502	6,779	18,500
Business Men's Assurance.....			4,692	4,644	4,845	14,181
New York Life.....	1,191	1,376	1,574	1,829	2,037	8,007
Mutual, New York.....		1,454	1,754	2,286	1,850	7,344
Union Mutual.....	494	925	1,173	1,319	1,327	5,238
Guardian.....	275	315	360	440	539	1,929
Continental Assurance.....	190		354	366	432	1,342
Beneficial Standard.....		310	287	304		901
Connecticut General.....			131	298	396	825
State Mutual.....	91	263	347			701
John Hancock.....				119	576	695
Wisconsin National.....		301			342	643
Provident Mutual.....		95	108	135	159	497
Standard of Oregon.....	19	29	11	9	96	164
Group Health.....	90					90
Total.....	36,080	58,492	74,936	61,669	62,945	294,122

TABLE 2
NUMBER OF CLAIMS BY TYPE OF COVERAGE, SEX, AND OCCUPATION GROUP
1955-1959 EXPERIENCE COMBINED

ELIM. PERIOD (DAYS)	ACCIDENT				SICKNESS			
	Male		Female		Male		Female	
	Occup'n Group I	Occup'n Group II	Occup'n Group I	Occup'n Group II	Occup'n Group I	Occup'n Group II	Occup'n Group I	Occup'n Group II
0.....	61,372*	43,860*	3,658*	251	41,652*	3,520*	1,041*	414
3.....	502*	1,395*	449*	155	3,488*	8,294*	2,484*	940
7.....	5,495*	10,899*	1,057*	16	34,984*	51,948*	7,844*	213
14.....	650*	186*	7	2	3,590*	642*	206	13
21.....	0	0	0	0	59	1	0	0
30.....	152	86	2	0	1,610*	467*	132	5
60.....	11	4	0	0	72	10	10	0
90.....	24	17	0	0	167	60	6	0
Total.	68,206	56,447	5,173	424	85,622	64,942	11,723	1,585

* Subsequent tables and discussion are based only on data indicated.

may in some cases mask otherwise evident variations by elimination period.

DISABILITY EXPERIENCE

Tables 3, 4 and 5, respectively, give a summary of the accident, sickness and total disability experience compiled in this report. Each table shows the three elements of disability—annual claim rate, duration of claim in months, and annual claim cost—by the four variables studied—sex, occupation group, elimination period and attained age.

Accident Disability (Table 3)

As indicated in Table 2 and Table D, the amount of data for the 3 day and 14 day elimination periods is rather limited and the data for the 7 day period were largely contributed by one company. Therefore, the following comments are based on the data with a 0 day elimination period. However, data for the 3 day, 7 day and 14 day elimination periods are shown in Table 3 so that comparisons can be made with the data for the 0 day elimination period.

The significant points of interest brought out by this table are as follows:

Male I.—Annual claim rates are about constant by age. However, as would be expected the claim duration increases with age, causing annual claim costs to increase slightly with age. The extent of this increase from the youngest to the oldest ages studied is about 25%.

Male II.—Annual claim rates tend to decrease with age while claim durations increase with age. The net effect of this is to produce annual claim costs which increase only slightly with age.

Annual claim rates are somewhat more than twice as high as those for Male I at ages under 40 and somewhat less than twice as high at ages 40 and over. Claim durations are about 25% larger than for Male I. Therefore annual claim costs are from 250% to 225% of those for Male I.

Female I.—Annual claim rates tend to increase with age, while claim durations show a less marked tendency than for male claim durations to increase with age. Annual claim costs increase quite rapidly with age because of the combined effect of increasing claim rates and durations.

Annual claim rates are less than those for Male I at ages under 50 but greater at ages 50 and over. Claim durations average about 20% greater than for Male I and therefore claim costs increase from slightly less than for Male I at the ages under 30 to about 50% greater than for Male I at ages 50 and over.

TABLE 3
ACCIDENT DISABILITY LOSS-OF-TIME EXPERIENCE 1955-1959
Limited to One Year Maximum Benefit Period

ATTAINED AGE	MALE OCC. GROUP I			MALE OCC. GROUP II			FEMALE OCC. GROUP I			RATIOS TO MALE OCC. GROUP I					
										Male Occ. Group II			Female Occ. Group I		
	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost†	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost†	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost†	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost†	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost†
0 Day Elimination Period															
20-29	.048	.73	.035	.106	.82	.087	.036	.83	.030	221%	112%	249%	75%	114%	86%
30-39	.046	.72	.033	.096	.93	.089	.036	1.00	.036	209	129	270	78	139	109
40-49	.048	.81	.039	.086	1.01	.087	.042	1.10	.046	179	125	223	88	136	118
50-59	.044	.91	.040	.080	1.14	.091	.055	1.09	.060	182	125	228	125	120	150
60-69	.039	1.13	.044	.073	1.37	.100	.056	1.25	.070	187	121	227	144	111	159
3 Day Elimination Period															
20-29	*	*	*	.081	.91	.074	.028	*	*	189%	97%	183%	76%	81%	61%
30-39	.037	.97	.036	.070	.94	.066	.028	.79	.022	162	132	213	92	152	140
40-49	.039	.77	.030	.063	1.02	.064	.036	1.17	.042	162	79	127	108	96	104
50-59	.036	1.36	.049	.058	1.07	.062	.039	1.31	.051	161	115	206	156	164	253
60-69	.036	.94	.034	.065	1.08	.070	.056	1.54	.086	181	115	206	156	164	253
7 Day Elimination Period															
20-29	.028	1.00	.028	.048	1.15	.055	.017	1.71	.029	171%	115%	196%	61%	171%	104%
30-39	.032	1.06	.034	.050	1.22	.061	.021	1.24	.026	156	115	179	66	117	76
40-49	.038	1.00	.038	.054	1.28	.069	.029	1.21	.035	142	128	182	76	121	92
50-59	.035	1.14	.040	.055	1.51	.083	.040	1.33	.053	157	132	208	114	117	133
60-69	.037	1.46	.054	.050	1.84	.092	*	*	*	135	126	170			
14 Day Elimination Period															
20-29	.014	1.43	.020	.037	1.00	.037				264%	70%	185%			
30-39	.013	1.00	.013	.033	1.33	.044				254	133	338			
40-49	.017	1.12	.019	.028	1.54	.043				165	138	226			
50-59	.020	1.30	.026	.031	1.06	.033				155	82	127			
60-69	*	*	*	*	*	*									

† Per \$1 monthly of income benefit.

* Less than 10 claims.

TABLE 4--SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE 1955-1959
Limited to One Year Maximum Benefit Period

ATTAINED AGE	MALE OCC. GROUP I			MALE OCC. GROUP II			FEMALE OCC. GROUP I			RATIOS TO MALE OCC. GROUP I					
										Male Occ. Group II			Female Occ. Group I		
	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost†	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost†	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost†	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost†	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost†
0 Day Elimination Period															
20-29	.232	.54	.125	.282	.48	.134	.348	.62	.215	122%	89%	107%	150%	115%	172%
30-39	.263	.63	.166	.237	.61	.144	.334	.78	.259	90	97	87	127	124	156
40-49	.241	.84	.203	.230	.85	.195	.302	.92	.277	95	101	96	125	110	136
50-59	.244	1.24	.303	.210	1.33	.279	.289	.99	.286	86	107	92	118	80	94
60-69	.208	1.59	.330	.232	2.15	.499	.349	1.57	.547	112	135	151	168	99	166
3 Day Elimination Period															
20-29	.126	.60	.076	.110	.76	.084	.211	.74	.157	87%	127%	111%	167%	123%	207%
30-39	.124	.77	.096	.118	.97	.115	.244	.96	.254	95	126	120	197	125	244
40-49	.146	1.03	.150	.122	1.26	.154	.221	1.12	.248	84	122	103	151	109	165
50-59	.164	1.35	.222	.145	1.62	.235	.204	1.21	.247	88	120	106	124	90	111
60-69	.205	1.88	.386	.193	2.06	.398	.212	1.46	.309	94	110	103	103	78	80
7 Day Elimination Period															
20-29	.059	.92	.054	.065	1.02	.066	.093	1.14	.106	110%	111%	122%	158%	124%	196%
30-39	.072	1.00	.072	.080	1.14	.091	.120	1.26	.151	111	114	126	167	126	210
40-49	.091	1.31	.119	.100	1.45	.145	.144	1.33	.191	110	111	122	158	102	161
50-59	.121	1.74	.211	.134	1.90	.254	.157	1.44	.226	111	109	120	130	83	107
60-69	.127	2.16	.274	.177	2.36	.417	(.074)	(1.76)	(.130)	139	109	152	58	81	47
14 Day Elimination Period															
20-29	.019	1.42	.027	.025	.84	.021				132%	59%	78%			
30-39	.032	1.16	.037	.034	1.03	.035				106	89	95			
40-49	.048	1.67	.080	.036	1.58	.057				75	95	71			
50-59	.067	2.06	.138	.065	2.51	.163				97	122	118			
60-69	.096	2.29	.220	(.113)	(2.44)	(.276)				118	107	125			
30 Day Elimination Period															
20-29	.004	2.00	.008	.004	1.00	.004				100%	50%	50%			
30-39	.008	2.00	.016	.014	2.14	.030				175	107	188			
40-49	.015	2.20	.033	.023	2.65	.061				153	120	185			
50-59	.029	2.59	.075	.033	2.64	.087				114	102	116			
60-69	.048	2.54	.122	*	*	*									

† Per \$1 of monthly income benefit.

* Less than 10 claims.

() Rates in parentheses based on 10 to 24 claims, inclusive.

TABLE 5
TOTAL DISABILITY LOSS-OF-TIME EXPERIENCE 1955-1959
Limited to One Year Maximum Benefit Period

ATTAINED AGE	MALE OCC. GROUP I			MALE OCC. GROUP II			FEMALE OCC. GROUP I			CONFERENCE TABLE†		
	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost‡	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost‡	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost‡	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost‡
0 Day Elimination Period												
20-29	.280	.57	.160	.388	.57	.221	.384	.64	.245	.335	.67	.223
30-39	.309	.64	.199	.333	.70	.233	.370	.80	.295	.329	.70	.229
40-49	.289	.84	.242	.316	.89	.282	.344	.94	.323	.328	.81	.266
50-59	.288	1.19	.343	.290	1.28	.370	.344	1.01	.346	.331	1.05	.346
60-69	.247	1.51	.374	.305	1.96	.599	.405	1.52	.617	.342	1.60	.547
3 Day Elimination Period												
20-29	.147	.63	.093	.191	.83	.158	.228	.76	.173	.277	.69	.192
30-39	.161	.82	.132	.188	.96	.181	.272	.94	.256	.275	.72	.199
40-49	.185	.97	.180	.185	1.18	.218	.257	1.13	.290	.278	.85	.235
50-59	.200	1.36	.271	.203	1.46	.297	.243	1.23	.298	.286	1.10	.315
60-69	.241	1.74	.420	.258	1.81	.468	.268	1.47	.395	.306	1.68	.515
7 Day Elimination Period												
20-29	.087	.94	.082	.113	1.07	.121	.110	1.23	.135	.201	.80	.160
30-39	.104	1.02	.106	.130	1.17	.152	.141	1.26	.177	.200	.84	.167
40-49	.129	1.22	.157	.154	1.39	.214	.173	1.31	.226	.204	1.00	.203
50-59	.156	1.61	.251	.189	1.78	.337	.197	1.42	.279	.218	1.29	.281
60-69	.164	2.00	.328	.227	2.24	.509	(.074)	(1.76)	(.130)	.250	1.92	.479
14 Day Elimination Period												
20-29	.033	1.42	.047	.062	.94	.058	.....	.....	.....	.131	.92	.121
30-39	.045	1.11	.050	.067	1.18	.079	.....	.....	.....	.129	1.00	.129
40-49	.065	1.52	.099	.064	1.56	.100	.....	.....	.....	.132	1.24	.164
50-59	.087	1.89	.164	.096	2.04	.196	.....	.....	.....	.146	1.64	.240
60-69	.112	2.05	.230	(.130)	(2.19)	(.285)	.....	.....	.....	.187	2.30	.431

† Per \$1 of monthly income benefit.

() Rates in parentheses based on 10 to 24 claims, inclusive.

‡ Conference Table values are those for central ages (25, 35, 45, 55, 65).

Sickness Disability (Table 4)

The amount of data for the 14 day and 30 day elimination periods is not very extensive, particularly for the Male II and Female I groups, while the data for the 0 day and 3 day elimination periods are concentrated among just a few contributors. Therefore, the following comments are based primarily on the data for the 7 day elimination period, although differing characteristics of the experience of the other elimination periods are also noted. Data for all elimination periods studied are shown in Table 4.

Male I.—For the 7 day elimination period, annual claim rates and durations increase quite rapidly with age. This combined effect results in annual claim costs at ages 60-69 that are about 5 times those at ages 20-29.

This pattern of increase by age varies somewhat for the other elimination periods. Annual claim rates increase much less rapidly for the shorter elimination periods (in fact, they are about the same for all ages for 0 day elimination periods) but increase much more rapidly for the longer elimination periods. Claim durations behave in exactly the opposite manner, increasing more rapidly for the shorter elimination periods and less rapidly for the longer elimination periods. The effect of annual claim rates is greater than claim durations, resulting in annual claim costs which increase less rapidly for the shorter elimination periods and more rapidly for the longer elimination periods.

Male II.—For the 7 day elimination period, both annual claim rates and claim durations are about 10% higher than those for Male I, resulting in annual claim costs which are about 20% to 25% higher. This pattern is not apparent for the other elimination periods where annual claim rates, claim durations, and annual claim costs are lower than for Male I at some ages and elimination periods and higher at others.

Female I.—For 0 day, 3 day and 7 day elimination periods, annual claim costs are generally more than 50% higher than for Male I at ages under 50 but this ratio drops significantly at ages 50 and over. Claim durations are 10% to 25% higher than for Male I at ages under 50 but drop below Male I at ages 50 and over. Consequently, annual claim costs are much higher than for Male I at ages under 50 but comparable to those for Male I at ages 50 and over.

Total Disability (Table 5)

Total disability annual claim rates and annual claim costs as derived in this study are the sum of the annual claim rates and annual claim costs for accident disability and sickness disability. Sickness disability annual

claim rates are generally much higher than accident disability annual claim rates. Consequently annual claim rates for total disability tend to follow the pattern of annual claim rates for sickness disability. Because claim durations for accident disability and sickness disability are comparable, annual claim costs for total disability tend to follow the pattern of annual claim costs for sickness disability.

For convenience, total disability annual claim rates, claim durations and annual claim costs derived from the Conference Modification of the Class 3 Table which is currently the accepted valuation standard for the disability benefit in noncancelable policies are also shown in Table 5. The Conference Table annual claim rates are only slightly higher than 1955-59 experience Male I rates for the 0 day elimination period. However, they range from about 100% higher at the younger ages to about 50% higher at the older ages for Male I coverages with 3, 7 and 14 day elimination periods. The Conference Table annual claim rates are lower than 1955-59 experience Female I and about the same as for Male II for the 0 day elimination period, but are significantly higher for coverages with 3, 7 and 14 day elimination periods.

Conference Table claim durations are comparable to 1955-59 experience claim durations for 0 and 3 day elimination periods but are shorter than 1955-59 claim durations for 7 and 14 day elimination periods.

Conference Table annual claim costs contain less margins over the 1955-59 experience for 7 and 14 day elimination periods than do the annual claim rates because of the shorter Conference Table claim durations. For 0 and 3 day elimination periods, the Conference Table annual claim costs contain about the same margins over the 1955-59 experience as do the annual claim rates. A graphic comparison of Male I, Male II, Female I and Conference Table total disability annual claim costs is shown in the charts in the Appendix.

Ratios of Accident Disability to Total Disability

Because total disability rates in this report are the sum of separate accident and sickness components, ratios of accident to total disability are limited in their validity. However, Table 6 is shown so that some idea can be obtained as to the relationship of accident to total disability. Only 0 and 7 day elimination periods are shown because of the even greater limitations of data for the other elimination periods.

The points of interest brought out by this table are as follows:

Male I.—The ratios of accident to total disability annual claim rates are approximately 15% for all ages for the 0 day elimination period but are somewhat higher and decrease by age for the 7 day elimination

period. Claim durations are slightly longer for accident than for total disability at ages under 40 but are shorter at ages 40 and over. This results in ratios of accident to total disability annual claim costs which decrease by age for both elimination periods.

Male II.—Ratios of accident to total disability annual claim rates are almost twice as high as corresponding Male I ratios for the 0 day elimination period. For the 7 day elimination period, the ratios are only about one-third higher than corresponding Male I ratios. Ratios of annual claim costs show more of a variation by age than ratios of annual claim rates.

Female I.—Ratios of accident to total disability annual claim rates and annual claim costs do not show any consistent variation by age. Ratios for 0 day elimination periods are between 10% and 15% for annual

TABLE 6
RATIOS OF ACCIDENT TO TOTAL DISABILITY LOSS OF TIME EXPERIENCE
1955-1959

ATTAINED AGE	0 DAY ELIMINATION PERIOD			7 DAY ELIMINATION PERIOD		
	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost
Male I						
20-29.....	17.1%	128%	21.9%	32.2%	106%	34.1%
30-39.....	14.9	113	16.6	30.8	104	32.1
40-49.....	16.6	96	16.1	29.5	82	24.2
50-59.....	15.3	77	11.7	22.4	71	15.9
60-69.....	15.8	75	11.8	22.6	73	16.5
Male II						
20-29.....	27.3%	144%	39.4%	42.5%	108%	45.5%
30-39.....	28.8	133	38.2	38.5	104	40.1
40-49.....	27.2	114	30.9	35.1	92	32.2
50-59.....	27.6	89	24.6	29.1	85	24.6
60-69.....	23.9	70	16.7	22.0	82	18.1
Female I						
20-29.....	9.4%	130%	12.2%	15.5%	139%	21.5%
30-39.....	9.7	125	12.2	14.9	98	14.7
40-49.....	12.2	117	14.2	16.8	92	15.5
50-59.....	16.0	108	17.3	20.4	94	19.1
60-69.....	13.8	82	11.3	.....	.....	.....

claim rates and are slightly higher for annual claim costs. Ratios for 7 day elimination periods are between 15% and 20% for both annual claim rates and claim costs.

EFFECT OF LENGTH OF ELIMINATION PERIOD ON
DISABILITY EXPERIENCE

Tables 7, 8 and 9 show in more detail the effect of length of elimination period on claim rates, durations and costs for the Male I data shown in Tables 3, 4 and 5. These tables present, for contracts with each of three

TABLE 7
DERIVED ACCIDENT DISABILITY LOSS-OF-TIME EXPERIENCE 1955-1959
BASED ON EXPERIENCE AFTER SYNTHETIC ELIMINATION PERIOD
MALE OCCUPATION GROUP I
Limited to One Year Maximum Benefit Period

ATTAINED AGE	ANNUAL CLAIM RATE			CLAIM DURATION (IN MONTHS)			ANNUAL CLAIM COST†		
	Actual Elimination Period								
	None	7 Days	14 Days	None	7 Days	14 Days	None	7 Days	14 Days
Synthetic Elimination Period 7 Days									
20-29.....	.031	.028	.....	.84	1.00	.....	.026	.028	.....
30-39.....	.030	.032	.....	.83	1.06	.....	.025	.034	.....
40-49.....	.035	.038	.....	.86	1.00	.....	.030	.038	.....
50-59.....	.033	.035	.....	.97	1.14	.....	.032	.040	.....
60-69.....	.030	.037	.....	1.20	1.46	.....	.036	.054	.....
Synthetic Elimination Period 14 Days									
20-29.....	.019	.024	.014	1.11	1.00	1.43	.021	.024	.020
30-39.....	.019	.026	.013	1.00	1.12	1.00	.019	.029	.013
40-49.....	.023	.031	.017	1.04	1.06	1.12	.024	.033	.019
50-59.....	.022	.029	.020	1.18	1.14	1.30	.026	.033	.026
60-69.....	.021	.034	.016	1.48	1.32	.63	.031	.045	.010
Synthetic Elimination Period 30 Days									
20-29.....	.009	.011	.008	1.56	1.45	1.75	.014	.016	.014
30-39.....	.008	.012	.008	1.50	1.75	1.13	.012	.021	.009
40-49.....	.011	.015	.010	1.45	1.53	1.20	.016	.023	.012
50-59.....	.010	.013	.010	1.80	1.62	1.80	.018	.021	.018
60-69.....	.011	.018	.004	2.09	1.61	1.00	.023	.029	.004

† Per \$1 of monthly income benefit.

NOTE.—Figures in italics were derived by omitting benefits paid during the synthetic elimination period.

different actual elimination periods (0, 7 and 14 days), the effect of eliminating benefits paid under each of these coverages during the first 7, 14 and 30 days of disablement. In other words, synthetic elimination periods of 7, 14 and 30 days have been derived for each of the actual elimination periods studied. Thus the disability experience after the first 7 days of disability under a 0 day elimination period contract may be

TABLE 8
DERIVED SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE 1955-1959
BASED ON EXPERIENCE AFTER SYNTHETIC ELIMINATION PERIOD
MALE OCCUPATION GROUP I
Limited to One Year Maximum Benefit Period

ATTAINED AGE	ANNUAL CLAIM RATE			CLAIM DURATION (IN MONTHS)			ANNUAL CLAIM COST†		
	Actual Elimination Period								
	None	7 Days	14 Days	None	7 Days	14 Days	None	7 Days	14 Days
	Synthetic Elimination Period 7 Days								
20-29	.163	.059		.55	.92		.089	.054	
30-39	.193	.072		.66	1.00		.127	.072	
40-49	.186	.091		.89	1.31		.165	.119	
50-59	.204	.121		1.29	1.74		.264	.211	
60-69	.177	.127		1.68	2.16		.298	.274	
	Synthetic Elimination Period 14 Days								
20-29	.075	.046	.019	.77	.96	1.42	.058	.044	.027
30-39	.097	.059	.032	.92	1.02	1.16	.089	.060	.037
40-49	.112	.079	.048	1.17	1.30	1.67	.131	.103	.080
50-59	.137	.107	.067	1.65	1.76	2.06	.226	.188	.138
60-69	.130	.113	.096	2.08	2.31	2.29	.270	.250	.220
	Synthetic Elimination Period 30 Days								
20-29	.024	.020	.012	1.29	1.40	1.92	.031	.028	.023
30-39	.033	.029	.019	1.52	1.38	1.32	.050	.040	.025
40-49	.047	.045	.034	1.89	1.69	1.79	.089	.076	.061
50-59	.074	.067	.049	2.38	2.21	2.27	.176	.148	.111
60-69	.080	.076	.079	2.88	2.74	2.23	.230	.208	.176

† Per \$1 of monthly income benefit.

NOTE.—Figures in italics were derived by omitting benefits paid during the synthetic elimination period.

compared directly with the experience under a contract with an actual 7 day elimination period, and so on.

These tables show that claim rates, durations and costs are dependent not only on sex, occupation and age but also on the length of the elimination period. After adjusting claim rates, durations and costs to derive the same synthetic elimination period for policies with different actual

TABLE 9
DERIVED TOTAL DISABILITY LOSS-OF-TIME EXPERIENCE 1955-1959
BASED ON EXPERIENCE AFTER SYNTHETIC ELIMINATION PERIOD
MALE OCCUPATION GROUP I
Limited to One Year Maximum Benefit Period

ATTAINED AGE	ANNUAL CLAIM RATE			CLAIM DURATION (IN MONTHS)			ANNUAL CLAIM COST†		
	Actual Elimination Period								
	None	7 Days	14 Days	None	7 Days	14 Days	None	7 Days	14 Days
Synthetic Elimination Period 7 Days									
20-29.....	<i>.194</i>	<i>.087</i>	.....	<i>.59</i>	<i>.94</i>	.....	<i>.115</i>	<i>.082</i>	.....
30-39.....	<i>.223</i>	<i>.104</i>	.....	<i>.68</i>	<i>1.02</i>	.....	<i>.152</i>	<i>.106</i>	.....
40-49.....	<i>.221</i>	<i>.129</i>	.....	<i>.88</i>	<i>1.22</i>	.....	<i>.195</i>	<i>.157</i>	.....
50-59.....	<i>.237</i>	<i>.156</i>	.....	<i>1.25</i>	<i>1.61</i>	.....	<i>.296</i>	<i>.251</i>	.....
60-69.....	<i>.207</i>	<i>.164</i>	.....	<i>1.61</i>	<i>2.00</i>	.....	<i>.334</i>	<i>.328</i>	.....
Synthetic Elimination Period 14 Days									
20-29.....	<i>.094</i>	<i>.070</i>	<i>.033</i>	<i>.84</i>	<i>.97</i>	<i>1.42</i>	<i>.079</i>	<i>.068</i>	<i>.047</i>
30-39.....	<i>.116</i>	<i>.085</i>	<i>.045</i>	<i>.93</i>	<i>1.05</i>	<i>1.11</i>	<i>.108</i>	<i>.089</i>	<i>.050</i>
40-49.....	<i>.135</i>	<i>.110</i>	<i>.065</i>	<i>1.15</i>	<i>1.24</i>	<i>1.52</i>	<i>.155</i>	<i>.136</i>	<i>.099</i>
50-59.....	<i>.159</i>	<i>.136</i>	<i>.087</i>	<i>1.58</i>	<i>1.63</i>	<i>1.89</i>	<i>.252</i>	<i>.221</i>	<i>.164</i>
60-69.....	<i>.151</i>	<i>.147</i>	<i>.112</i>	<i>1.99</i>	<i>2.01</i>	<i>2.05</i>	<i>.301</i>	<i>.295</i>	<i>.230</i>
Synthetic Elimination Period 30 Days									
20-29.....	<i>.033</i>	<i>.031</i>	<i>.020</i>	<i>1.36</i>	<i>1.42</i>	<i>1.85</i>	<i>.045</i>	<i>.044</i>	<i>.037</i>
30-39.....	<i>.041</i>	<i>.041</i>	<i>.027</i>	<i>1.51</i>	<i>1.49</i>	<i>1.26</i>	<i>.062</i>	<i>.061</i>	<i>.034</i>
40-49.....	<i>.058</i>	<i>.060</i>	<i>.044</i>	<i>1.81</i>	<i>1.65</i>	<i>1.66</i>	<i>.105</i>	<i>.099</i>	<i>.073</i>
50-59.....	<i>.084</i>	<i>.080</i>	<i>.059</i>	<i>2.31</i>	<i>2.11</i>	<i>2.19</i>	<i>.194</i>	<i>.169</i>	<i>.129</i>
60-69.....	<i>.091</i>	<i>.094</i>	<i>.083</i>	<i>2.78</i>	<i>2.52</i>	<i>2.17</i>	<i>.253</i>	<i>.237</i>	<i>.180</i>

† Per \$1 of monthly income benefit.

NOTE.—Figures in italics were derived by omitting benefits paid during the synthetic elimination period.

elimination periods, the experience shows notable variations. For a particular synthetic elimination period, claim rates tend to be highest for policies with a 0 day actual elimination period and lowest for those with a 14 day actual elimination period. Claim durations tend to vary to a much lesser extent than rates, although the durations for coverages with a 0 day elimination period tend to be somewhat shorter than for coverages with 7 and 14 day elimination periods. Claim costs tend to follow the pattern of the claim rates.

In interpreting the data it is important to note that the experience under accident policies with actual 7 and 14 day elimination periods and under sickness policies with a 0 day actual elimination period is almost solely that of one large company which has a relatively high proportion of lives in the more hazardous of the occupations classified in Occupation Group I. This may account for the apparent anomaly wherein, after adjustment to the same synthetic elimination period, claim rates for *accident disability* under policies with a 7 day actual elimination period are higher than those under a policy with no elimination period.

The higher costs of coverages with shorter elimination periods are due not only to benefits provided before coverage would be available under a longer elimination period contract, but also to higher benefit costs after the expiration of the longer elimination period. This characteristic of the experience is also apparent in Group Weekly Indemnity experience. This variation in experience under coverages with different elimination periods may be due to adverse selection at issue on policies with short elimination periods. On the other hand, the differences in claim persistency may result from a tendency for certain claimants to remain out of work for a longer period if in receipt of income benefits. This may be due in part to the mechanics of terminating disability claims wherein the company often cannot terminate the claim at the precise time of recovery. Another possible cause of variations in experience under coverages with different elimination periods may be the fact that the classes of risk according to occupation and renewal provision may differ widely in policies with different elimination periods.

COMPARISON OF 1955-1957 AND 1958-1959 EXPERIENCE

To ascertain whether any trends in disability experience were apparent in the 5 year period studied, ratios of 1955-57 and 1958-59 annual claim costs to 1955-59 annual claim costs were taken. These ratios as shown in Table 10 indicate that there was no general change in the level of experience. The most significant group from the standpoint of volume

of data from a cross-section of most companies are the 0 day accident and 7 day sickness policies. In neither of these categories did any pattern of improvement or deterioration emerge.

CONCLUSION

In interpreting the data presented in this report, one should keep in mind that the 1955-1959 period studied was one of unusual prosperity. The high level of employment and the high average annual income in relation to the maximum monthly income benefits in force were undoubtedly important factors in the favorable disability experience. The average policy claim in this study was for about \$200 monthly benefit for Male I, \$150 for Male II and \$135 for Female I, which is probably quite small in relation to the average policyholder's total income.

Caution should also be exercised in using this report as a barometer of future experience. Developments such as the extension of Social Security disability benefits to the younger ages and possible increases in the maximum amounts of monthly benefits issued could have a significant effect on the experience.

One should also keep in mind the many variations in the agency operations, marketing operations and underwriting practices of the contributing companies, which can significantly affect the level of disability experience (see 1959 Reports, pp. 124-125). In addition, it bears mentioning again that in several of the cells studied virtually all of the experience has been contributed by one or a few companies.

Although the Committee has accumulated a substantial volume of data on individual loss-of-time experience, it is not in a position to present a more comprehensive study at this time. Some of the contributing companies have found it difficult or impossible to code all of the variables which the Committee plans to study. Other companies, now in the process of converting to new data processing equipment, plan to contribute to the study in the future. It is hoped that in future studies the Committee will be able to include experience by policy duration and number of policies. It is also hoped that sufficient experience and data may be obtained so that studies of policies with longer elimination and benefit periods can be made. A comparison of the 1958-1959 experience by type of renewal provision has been made but, as was pointed out in the 1959 Study, a classification of the data with respect to renewal provision is essentially equivalent to a grouping of the data on the basis of insurer, since each company's contribution consists exclusively or primarily of only one type of renewal provision.

TABLE 10
 RATIOS OF ACTUAL 1955-1957 AND 1958-1959 ANNUAL CLAIM COSTS TO EXPECTED ANNUAL CLAIM COSTS
 BASED ON 1955-1959 DISABILITY LOSS-OF-TIME EXPERIENCE
 Limited to One Year Maximum Benefit Period

ATTAINED AGE	ACCIDENT						SICKNESS					
	Male Occ. I		Male Occ. II		Female Occ. I		Male Occ. I		Male Occ. II		Female Occ. I	
	1955-1957	1958-1959	1955-1957	1958-1959	1955-1957	1958-1959	1955-1957	1958-1959	1955-1957	1958-1959	1955-1957	1958-1959
	0 Day Elimination Period											
20-29	94%	109%	97%	107%	100%	97%	103%	88%	98%	103%	83%	116%
30-39	97	103	101	98	103	100	98	106	98	102	62	125
40-49	103	95	100	98	89	109	99	102	91	114	81	110
50-59	103	98	100	100	87	108	102	98	109	83	93	103
60-69	102	98	94	108	97	101	137	80	108	48	87	105
20-69	101%	98%	100%	99%	91%	106%	102%	97%	102%	95%	83%	109%
3 Day Elimination Period												
20-29	*	*	112%	92%	*	*	92%	105%	105%	95%	122%	88%
30-39	75%	119%	95	105	(164%)	(68%)	114	88	95	107	120	91
40-49	117	87	84	119	119	93	103	97	87	116	109	96
50-59	120	86	103	97	92	102	94	106	95	106	104	98
60-69	(121)	88	74	117	88	105	80	112	109	93	123	91
20-69	112%	92%	93%	108%	102%	99%	97%	103%	94%	107%	112%	95%

TABLE 10—Continued

ATTAINED AGE	ACCIDENT						SICKNESS					
	Male Occ. I		Male Occ. II		Female Occ. I		Male Occ. I		Male Occ. II		Female Occ. I	
	1955-1957	1958-1959	1955-1957	1958-1959	1955-1957	1958-1959	1955-1957	1958-1959	1955-1957	1958-1959	1955-1957	1958-1959
7 Day Elimination Period												
20-29.....	89%	107%	105%	93%	(62%)	145%	107%	87%	105%	91%	133%	64%
30-39.....	106	94	102	98	96	100	99	104	100	100	105	94
40-49.....	100	100	101	100	111	91	99	102	101	99	103	97
50-59.....	103	95	105	94	113	92	104	95	98	102	100	100
60-69.....	94	102	(111)	96	*	*	104	97	81	111	*	*
20-69.....	102%	98%	103%	98%	105%	96%	101%	99%	100%	101%	105%	95%
14 Day Elimination Period												
20-29.....	(75%)	120%	(141%)	*	.....	.....	119%	85%	167%	(52%)	.....	.....
30-39.....	92	108	102	(95%)	.....	.....	100	97	129	74	.....	.....
40-49.....	89	111	105	(88)	.....	.....	95	104	109	89	.....	.....
50-59.....	62	135	118	*	.....	.....	104	98	112	88	.....	.....
60-69.....	*	*	*	*	.....	.....	120	92	(98)	(101)	.....	.....
20-69.....	80%	117%	108%	82%	.....	.....	101%	99%	115%	85%	.....	.....

() Rates in parentheses based on 10 to 24 claims, inclusive.

* Less than 10 claims.

FUTURE HEALTH INSURANCE STUDIES

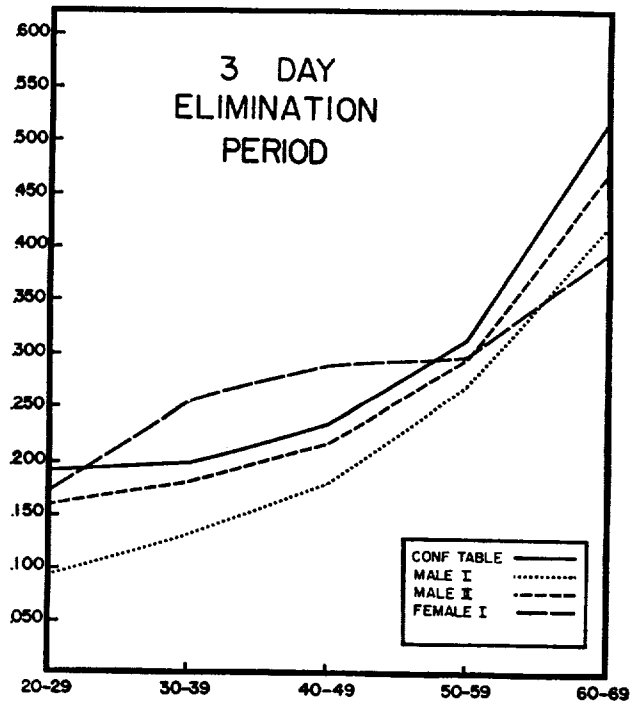
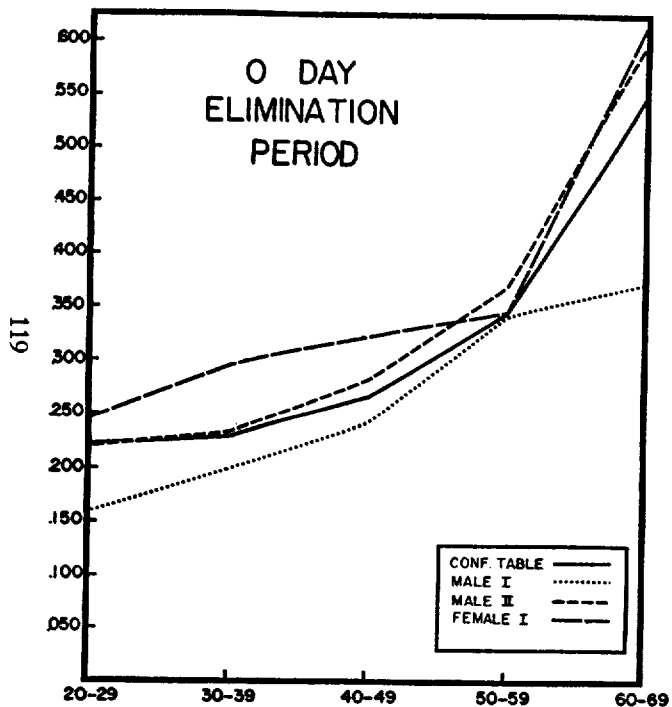
The Committee has formulated plans to collect statistics on an annual basis for an intercompany study of hospital, surgical, and major medical benefits under individual health insurance policies. The study will be broken down into eight major parts, each of which will be further divided by age, sex, policy duration, etc. The eight parts are:

1. Frequency of Hospitalization.
2. Average Claim per \$1 of Daily Hospital Benefit.
3. Average Claim for each Maximum Amount of Miscellaneous Hospital Expenses Benefit.
4. Frequency of Surgery.
5. Average Amount of Claim per \$100 Maximum Surgical Schedule—Standard Schedule.
6. Rate of Deductibility on Policies with a Deductible.
7. Maternity Claim Rate.
8. Claim Rate and Average Claim on Major Medical Insurance

Instructions for the above studies have been distributed to a large number of companies requesting indications as to whether they can contribute. From the results received so far, it appears that enough companies will contribute so that some reliable statistics can be obtained. We have requested that the first contributions to these studies be received by May 31, 1962.

CHART 1

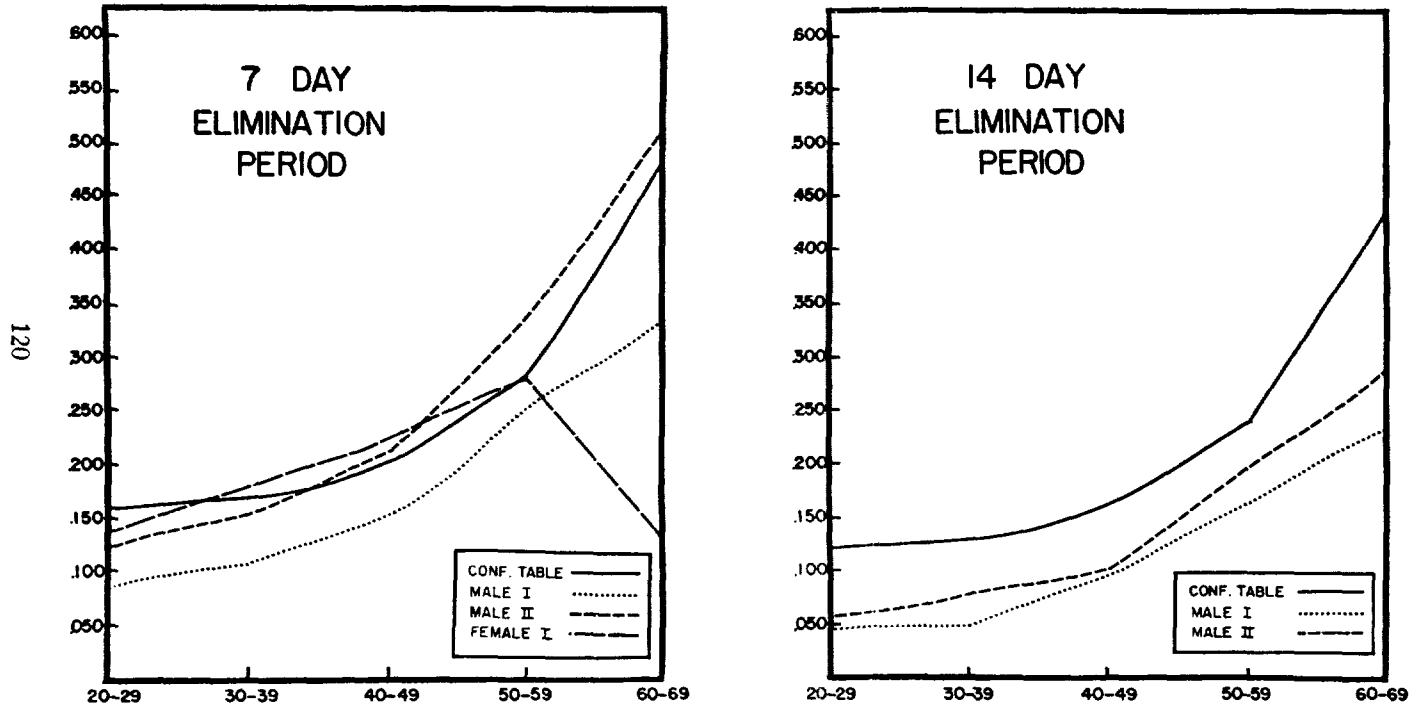
TOTAL DISABILITY LOSS-OF-TIME EXPERIENCE, 1955-59, ANNUAL CLAIM COSTS*



* Per \$1.00 of monthly income benefit.

CHART 2

TOTAL DISABILITY LOSS-OF-TIME EXPERIENCE, 1955-59, ANNUAL CLAIM COSTS*



* Per \$1.00 of monthly income benefit.

TABLE A
ACCIDENT DISABILITY LOSS-OF-TIME EXPERIENCE 1958-1959
Limited to One Year Maximum Benefit Period

ATTAINED AGE	MALE OCC. GROUP I			MALE OCC. GROUP II			FEMALE OCC. GROUP I			RATIOS TO MALE OCC. GROUP I					
										Male Occ. Group II			Female Occ. Group I		
	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost†	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost†	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost†	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost†	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost†
0 Day Elimination Period															
20-29	.048	.79	.038	.104	.89	.093	.038	.76	.029	217%	113%	245%	79%	96%	76%
30-39	.045	.76	.034	.090	.97	.087	.035	1.03	.036	200	128	256	78	136	106
40-49	.046	.80	.037	.081	1.05	.085	.042	1.19	.050	176	131	230	91	149	135
50-59	.043	.91	.039	.078	1.17	.091	.056	1.16	.065	181	129	233	130	127	167
60-69	.038	1.13	.043	.083	1.30	.108	.057	1.25	.071	218	115	251	150	111	165
3 Day Elimination Period															
20-29	*	*	*	.080	.85	.068	*	*	*	215%	75%	160%	79%	45%	35%
30-39	.033	1.30	.043	.071	.97	.069	(.026)	(.58)	(.015)	184	160	292	95	159	150
40-49	.038	.68	.026	.070	1.09	.076	.036	1.08	.039	190	76	143	129	96	124
50-59	.031	1.35	.042	.059	1.02	.060	.040	1.30	.052	203	135	273	179	168	300
60-69	.034	.88	.030	.069	1.19	.082	.061	1.48	.090						
7 Day Elimination Period															
20-29	.029	1.03	.030	.042	1.21	.051	.020	2.10	.042	145%	117%	170%	69%	204%	140%
30-39	.031	1.03	.032	.047	1.28	.060	.022	1.18	.026	152	124	188	71	115	81
40-49	.037	1.03	.038	.049	1.41	.069	.027	1.19	.032	132	137	182	73	116	84
50-59	.034	1.12	.038	.053	1.47	.078	.037	1.32	.049	156	131	205	109	118	129
60-69	.036	1.53	.055	.051	1.73	.088	*	*	*	142	113	160			
14 Day Elimination Period															
20-29	(.018)	(1.33)	(.024)	*	*	*									
30-39	.014	1.00	.014	(.024)	(1.75)	(.042)				171%	175%	300%			
40-49	.018	1.17	.021	(.026)	(1.46)	(.038)				144	106	181			
50-59	.021	1.67	.035	*	*	*									
60-69	*	*	*	*	*	*									

† Per \$1 of monthly income benefit.

* Less than 10 claims.

() Rates in parentheses based on 10 to 24 claims, inclusive.

TABLE B
SICKNESS DISABILITY LOSS-OF-TIME EXPERIENCE 1958-1959
 Limited to One Year Maximum Benefit Period

ATTAINED AGE	MALE OCC. GROUP I			MALE OCC. GROUP II			FEMALE OCC. GROUP I			RATIOS TO MALE OCC. GROUP I					
										Male Occ. Group II			Female Occ. Group I		
	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost†	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost†	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost†	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost†	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost†
0 Day Elimination Period															
20-29	.202	.54	.110	.291	.47	.138	.460	.54	.24 ⁹	144%	87%	125%	228%	100%	226%
30-39	.245	.72	.176	.236	.62	.147	.378	.85	.323	96	86	84	154	118	184
40-49	.236	.88	.208	.251	.89	.223	.324	.94	.305	106	101	107	137	107	147
50-59	.238	1.24	.296	.216	1.07	.232	.273	1.08	.295	91	86	78	115	87	100
60-69	.165	1.59	.263	.201	1.20	.241	.375	1.54	.576	122	75	92	227	97	219
3 Day Elimination Period															
20-29	.120	.67	.080	.098	.82	.080	.194	.71	.138	82%	122%	100%	162%	106%	173%
30-39	.116	.72	.084	.119	1.03	.123	.236	.90	.213	103	143	146	205	125	254
40-49	.152	.96	.146	.125	1.42	.178	.223	1.07	.233	82	148	122	147	111	163
50-59	.168	1.40	.236	.156	1.60	.249	.206	1.18	.243	93	114	106	123	84	103
60-69	.217	1.99	.432	.189	1.97	.372	.219	1.28	.281	87	99	86	101	64	65
7 Day Elimination Period															
20-29	.051	.92	.047	.057	1.05	.060	.065	1.05	.068	112%	114%	128%	127%	114%	145%
30-39	.068	1.10	.075	.074	1.23	.091	.109	1.30	.142	109	112	121	160	118	189
40-49	.086	1.41	.121	.094	1.53	.144	.130	1.43	.186	109	109	119	151	101	154
50-59	.117	1.72	.201	.130	2.00	.260	.148	1.53	.276	111	116	129	126	89	112
60-69	.130	2.05	.267	.173	2.68	.463	*	*	*	133	131	173			
14 Day Elimination Period															
20-29	.014	1.64	.023	(.014)	(.79)	(.011)				100%	48%	48%			
30-39	.031	1.16	.036	.024	1.08	.026				77	93	72			
40-49	.046	1.80	.083	.032	1.59	.051				70	88	61			
50-59	.067	2.01	.135	.051	2.82	.144				76	140	107			
60-69	.082	2.46	.202	(.092)	(3.04)	(.280)				112	124	139			

† Per \$1 of monthly income benefit.

* Less than 10 claims.

() Rates in parentheses based on 10 to 24 claims, inclusive.

TABLE C
TOTAL DISABILITY LOSS-OF-TIME EXPERIENCE 1958-1959
Limited to One Year Maximum Benefit Period

ATTAINED AGE	MALE OCC. GROUP I			MALE OCC. GROUP II			FEMALE OCC. GROUP I			CONFERENCE TABLE ‡		
	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost †	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost †	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost †	Annual Claim Rate	Claim Duration (in Months)	Annual Claim Cost †
0 Day Elimination Period												
20-29	.250	.59	.148	.395	.58	.231	.498	.56	.278	.335	.67	.223
30-39	.290	.72	.210	.326	.72	.234	.413	.87	.359	.329	.70	.229
40-49	.282	.87	.245	.332	.93	.308	.366	.97	.355	.328	.81	.266
50-59	.281	1.19	.335	.294	1.10	.323	.329	1.09	.360	.331	1.05	.346
60-69	.203	1.51	.306	.284	1.23	.349	.432	1.50	.647	.342	1.60	.547
3 Day Elimination Period												
20-29	.139	.69	.096	.178	.83	.148	.214	.75	.160	.277	.69	.192
30-39	.149	.85	.127	.190	1.01	.192	.262	.87	.228	.275	.72	.199
40-49	.190	.91	.172	.195	1.30	.254	.259	1.07	.277	.278	.85	.235
50-59	.199	1.40	.278	.215	1.44	.309	.246	1.20	.295	.286	1.10	.315
60-69	.251	1.84	.462	.258	1.76	.454	.280	1.33	.371	.306	1.68	.515
7 Day Elimination Period												
20-29	.080	.96	.077	.099	1.12	.111	.085	1.29	.110	.201	.80	.160
30-39	.099	1.08	.107	.121	1.25	.151	.131	1.28	.168	.200	.84	.167
40-49	.123	1.29	.159	.143	1.49	.213	.157	1.39	.218	.204	1.00	.203
50-59	.151	1.58	.239	.183	1.85	.338	.185	1.49	.275	.218	1.29	.281
60-69	.166	1.94	.322	.224	2.46	.551	*	*	*			
14 Day Elimination Period												
20-29	.032	1.47	.047	(.030)	.53	(.016)				.131	.92	.121
30-39	.045	1.11	.050	.048	1.42	.068				.129	1.00	.129
40-49	.064	1.63	.104	.058	1.53	.089				.132	1.24	.164
50-59	.088	1.93	.170	.071	2.34	.166				.146	1.64	.240
60-69	.091	2.31	.210	(.129)	2.33	(.300)				.187	2.30	.431

† Per \$1 of monthly income benefit.

() Rates in parentheses based on 10 to 24 claims, inclusive.

* Less than 10 claims.

‡ Conference Table values are those for central ages (25, 35, 45, 55, 65).

TABLE D
NUMBER OF CLAIMS BY COMPANY
1958-1959 EXPERIENCE

COMPANY	ACCIDENT				SICKNESS				
	Elimination Period (Days)								
	0	3	7	14	0	3	7	14	30
Male Occupation Group I									
Metropolitan	16,572		2,603	277	13,835		7,225	897	23
Prudential	1,591		80	4			2,286	28	77
Loyal Protective	985		11		288	326	1,372	56	36
Travelers	7,202		11	12			1,082	184	201
Business Men's Assurance	99	274			406	1,285	33	15	17
New York Life	1,220						603	52	80
Mutual, New York	646					179	306	91	118
Union Mutual	479	3	10	12		71	410	40	106
Guardian	360		7				221	35	54
Continental Assurance	278		1	4			86	140	80
Beneficial Standard	147		3						
Connecticut General	176		7	15			93	67	45
John Hancock	66						48	4	5
Wisconsin National	104		1		24		8		1
Provident Mutual	62		6	2			39	11	38
Standard of Oregon	53		3				16	5	5
Total	30,040	277	2,743	335	14,564	1,861	13,828	1,625	886
Male Occupation Group II									
Metropolitan			4,266				10,174		
Prudential	7,658		342	3			6,605	12	35
Loyal Protective	3,293		36		584	1,778	984		
Travelers	1,321		10	7			180	43	23
Business Men's Assurance	373	783	3	1	696	1,650	26	6	4
New York Life	1,120						324		3
Mutual, New York	1,484					461	354	99	47
Union Mutual	682	1	6	12		66	489	30	106
Guardian	149		4	4		1	43	1	4
Continental Assurance	92			2			37	23	6
Beneficial Standard	90		1						
Connecticut General	75		3	7			30	25	2
John Hancock	335			5			137	12	
Wisconsin National	149			1	10				
Provident Mutual	45		16				37	8	9
Standard of Oregon	2						3		1
Total	16,868	784	4,687	42	1,291	3,955	19,423	259	240

TABLE D—Continued

COMPANY	ACCIDENT				SICKNESS				
	Elimination Period (Days)								
	0	3	7	14	0	3	7	14	30
	Female Occupation Group I								
Metropolitan			451				2,414		
Prudential			87				353	9	
Loyal Protective	39						127		
Travelers	1,493		7				291	78	
Business Men's Assurance	142	320	1		699	1,723	21	12	
New York Life	233						113		
Mutual, New York	124						127	25	
Union Mutual	12			1			37	4	
Guardian	41		2				15	4	
Continental Assurance									
Beneficial Standard	57								
Connecticut General	21		1	3			26	22	
John Hancock			6				31		
Wisconsin National	34				3				
Provident Mutual	3			1			3	7	
Standard of Oregon	6						7		
Total	2,205	320	555	5	702	1,723	3,565	161	