TRANSACTIONS OF SOCIETY OF ACTUARIES 1954 REPORTS

REPORT OF THE COMMITTEE ON GROUP INSURANCE MORTALITY

SECTION I. GROUP LIFE INSURANCE

HE Committee's study of the claim experience under group life insurance policies for the calendar year 1953 indicates a continuation of the pattern of experience for the seven year period 1946–1952, which in the aggregate has shown a gradual improvement in mortality year by year. In connection with the 1952 calendar year experience, as mentioned in last year's report, there had been observed a reversal of the downward trend in the experience under policies with the waiver of premium and extended disability clauses. This reversal appears to have been a fluctuation in the experience, for the 1953 calendar year experience under these policies demonstrates a resumption of the downward trend.

The 1953 calendar year experience, together with the unpublished experience for the years 1951 and 1952, will be included in a future detailed report of the Committee.