

# **TRANSACTIONS**

1962 REPORTS OF MORTALITY AND MORBIDITY EXPERIENCE

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**REPORTS OF THE COMMITTEE ON MORTALITY  
UNDER ORDINARY INSURANCES  
AND ANNUITIES**

**I. MORTALITY UNDER STANDARD ORDINARY  
INSURANCE ISSUES BETWEEN 1960  
AND 1961 ANNIVERSARIES**

**T**HIS report covers the intercompany experience under standard Ordinary insurance issues between 1960 and 1961 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, for those companies which subdivided their contributions by sex, the experience during the first fifteen policy years in the five-year period between 1956 and 1961 anniversaries has been analyzed by sex, both for issues with and without a medical examination. The experience during the 16th and subsequent policy years in the four-year period between 1957 and 1961 anniversaries has also been analyzed by sex; no subdivision of the ultimate experience by sex is available for earlier periods.

Also included is an analysis by cause of death of the claims arising during the first fifteen policy years in the period between 1959 and 1961 anniversaries. (A two-year period is covered because such an analysis was not included in last year's report for the period between 1959 and 1960 anniversaries.) This experience is analyzed separately for males and females.

The names of the seventeen 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 \$86,513,327,000 (an increase of 8.2 per cent over last year) and actual claims of \$264,041,000.

TABLE 1  
STANDARD MEDICALLY EXAMINED ISSUES OF 1946 TO 1960  
EXPERIENCE BETWEEN 1960 AND 1961 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.....	\$ 927,259	\$ 521	\$ 787	66.2%
15-19.....	2,111,588	1,838	2,191	83.9
20-24.....	6,797,877	5,151	6,931	74.3
25-29.....	13,088,092	13,702	16,920	81.0
30-34.....	18,266,424	27,942	32,783	85.2
35-39.....	17,778,238	45,569	51,586	88.3
40-44.....	13,341,089	52,263	61,077	85.6
45-49.....	7,893,195	48,138	56,832	84.7
50-54.....	3,963,749	35,544	41,049	86.6
55-59.....	1,679,117	21,421	24,690	86.8
60-64.....	530,794	8,909	11,132	80.0
65 and over.....	135,905	3,043	3,771	80.7
All ages.....	\$86,513,327	\$264,041	\$309,749	85.2%

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 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 1960 to 1961 anniversaries (85.2 per cent) is 1.6 percentage points higher than that for the period from 1959 to 1960 anniversaries, but is still the second lowest ratio reported since the policy year 1949-1950, when the 1946-1949 Select Basic Table was first used for the calculation of expected deaths. The ratios for most issue age groups between 25 and 60 are slightly higher than those for the last study period. For the second successive year the ratios for issue age groups 10-14, 20-24, and 65 and over show a substantial

decrease. The ratio for issue age group 15-19, which rose to 94 per cent in the last study period, returned to its former level.

The analysis by year of issue, as presented in Table 2, shows that the highest mortality ratio (95.6 per cent) occurred in the second policy year. The ratio for the first policy year, which had previously been the highest, decreased by 6 percentage points from the last study period.

TABLE 2  
STANDARD MEDICALLY EXAMINED ISSUES OF 1946 TO 1960  
EXPERIENCE BETWEEN 1960 AND 1961 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
1946.....	15	\$ 3,185,849	\$ 22,069	\$ 26,935	81.9%
1947.....	14	3,111,612	19,804	24,476	80.9
1948.....	13	2,727,035	15,792	19,156	82.4
1949.....	12	2,885,649	14,324	18,006	79.6
1950.....	11	3,431,660	17,380	19,013	91.4
1951.....	10	3,237,103	14,359	17,926	80.1
1952.....	9	3,626,646	16,902	18,228	92.7
1953.....	8	4,269,936	16,237	19,392	83.7
1954.....	7	5,208,389	17,344	20,381	85.1
1955.....	6	6,744,022	20,112	24,363	82.6
1956.....	5	7,672,652	20,911	24,251	86.2
1957.....	4	9,210,063	20,572	23,273	88.4
1958.....	3	10,002,915	18,850	22,411	84.1
1959.....	2	10,821,059	18,072	18,907	95.6
1960.....	1	10,378,737	11,313	13,031	86.8
All years of issue.....		\$86,513,327	\$264,041	\$309,749	85.2%

The following table gives an indication of the variation in the aggregate mortality ratios of the contributing companies from the average of 85.2 per cent:

	Number of Companies	Proportion of Actual Deaths
11-20 percentage points <i>below</i> average.....	4	13.0%
6-10 percentage points <i>below</i> average.....	3	6.5
1- 5 percentage points <i>below</i> average.....	4	21.4
0- 5 percentage points <i>above</i> average.....	3	32.6
6-10 percentage points <i>above</i> average.....	2	22.3
11-20 percentage points <i>above</i> average.....	1	4.2

*Nonmedical Issues*

The current experience during the first fifteen policy years of insurance is based on an exposure of \$35,637,150,000 (an increase of 12.9 per cent over last year) and actual claims of \$40,215,000. Expected deaths were calculated on the 1946-1949 Select Basic Table, which was based on experience under medical issues.

Nonmedical business now comprises 29.2 per cent of the total experience on recent Ordinary issues as measured by the exposures, only 0.9

TABLE 3  
STANDARD NONMEDICAL ISSUES OF 1946 TO 1960  
EXPERIENCE BETWEEN 1960 AND 1961 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.....	\$ 1,507,779	\$ 814	\$ 1,108	73.5%
15-19.....	5,808,880	5,305	5,446	97.4
20-24.....	9,829,215	7,757	8,975	86.4
25-29.....	9,141,237	8,238	10,126	81.4
30-34.....	5,905,526	8,008	9,049	88.5
35-39.....	2,790,680	6,476	7,386	87.7
40-44.....	581,185	2,775	2,895	95.9
45-49.....	60,358	659	574	114.8
50 and over.....	12,290	183	155	118.1
All ages.....	\$35,637,150	\$40,215	\$45,714	88.0%

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

percentage point more than last year. However, the proportion of non-medical issues for 1960 was 39.4 per cent, compared with 36.1 per cent in 1959.

The mortality ratios for nonmedical issues are presented in Table 3 by age group at issue for all years of issue combined. The aggregate mortality ratio on nonmedical business for the period from 1960 to 1961 anniversaries (88.0 per cent) was 2 percentage points lower than that for the period from 1959 to 1960 anniversaries. The high ratio for age group 45-49 is due mainly to the experience of one company, whose limit for nonmedical issues was age 50 in the years 1951-1953.

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 age 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 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.

MORTALITY RATIOS ON NONMEDICAL ISSUES OF 1946 TO 1960  
EXPERIENCE BETWEEN 1960 AND 1961 ANNIVERSARIES  
BY AGE AT ISSUE  
POLICY YEARS 1-15 COMBINED

AGES AT ISSUE	MORTALITY RATIOS	
	Unadjusted	Adjusted
35-39.....	87.7%	88.0%
40-44.....	95.9	104.3
45-49.....	114.8	118.7
50 and over.....	118.1	122.8
Ages 35 and over.....	91.7%	94.2%

The unadjusted mortality ratios understate the true mortality on nonmedical business to a significant degree at ages 40-44. Except as noted above for one company, nonmedical issues at ages 45-49 and especially at ages 50 and over are largely business issued under special circumstances (such as pension trust and salary allotment plans), which do not appreciably affect the distribution of exposures by age within each five-year age group at issue. So-called "policyholder's nonmedical," issued on the basis of a previous medical examination within six or twelve months, is also included for some companies; others include it in their medical issues.

The mortality ratios by year of issue for the experience on nonmedical business during the period from 1960 to 1961 anniversaries are presented in Table 4 on an unadjusted basis. The mortality ratio for the first two

policy years is somewhat higher than for most of the later years, but the ratio for the first policy year has dropped by 15 percentage points since the study period between 1958 and 1959 anniversaries.

TABLE 4  
STANDARD NONMEDICAL ISSUES OF 1946 TO 1960  
EXPERIENCE BETWEEN 1960 AND 1961 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*
1946	15	\$ 805,994	\$ 2,224	\$ 2,763	80.50%
1947	14	668,806	1,591	2,038	78.1
1948	13	574,092	1,237	1,526	81.1
1949	12	620,970	1,188	1,510	78.7
1950	11	772,084	1,569	1,685	93.1
1951	10	1,170,721	2,146	2,438	88.0
1952	9	1,325,001	2,375	2,508	94.7
1953	8	1,553,418	2,277	2,647	86.0
1954	7	1,583,527	2,087	2,336	89.3
1955	6	1,817,883	2,031	2,474	82.1
1956	5	2,743,981	3,179	3,675	86.5
1957	4	4,738,433	4,913	5,581	88.0
1958	3	5,004,760	4,608	5,204	88.5
1959	2	5,495,692	4,415	4,716	93.6
1960	1	6,761,788	4,375	4,613	94.8
All years of issue		\$35,637,150	\$40,215	\$45,714	88.0%

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

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 88.0%:

	Number of Companies	Proportion of Actual Deaths
More than 10 percentage points <i>below</i> average	4	4.6%
6-10 percentage points <i>below</i> average	3	14.0
1- 5 percentage points <i>below</i> average	5	41.4
0- 5 percentage points <i>above</i> average	1	9.5
6-10 percentage points <i>above</i> average	1	29.2
More than 10 percentage points <i>above</i> average	2	1.3

*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 1956 to 1961 anniversaries. The nonmedical mortality ratios shown in this table have been adjusted so as to reflect the approximate distribution of nonmedical exposures by age

TABLE 5  
COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE  
BETWEEN 1956 AND 1961 ANNIVERSARIES  
BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	POLICY YEARS									
	1-2	3-5	6-10	11-15	1-15					
Mortality Ratios on 1946-1949 Select Basic Table										
	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %
10-14 . . . . .	54	57	133	69	85	93	88	84	92	78
15-19 . . . . .	89	111	90	99	93	83	74	73	85	95
20-24 . . . . .	83	104	85	84	79	84	79	74	81	89
25-29 . . . . .	74	86	79	78	76	85	84	80	79	82
30-34 . . . . .	86	95	81	91	83	91	87	87	84	91
35-39 . . . . .	90	98*	82	95*	83	92*	90	88*	86	93*
40-44 . . . . .	105	139*	83	109*	87	105*	87	102*	88	107*
45-49 . . . . .	94	117*	88	104*	86	119*	80	106*	85	112*
50 and over	95	142	87	102*	87	100*	83	113*	86	107*
All ages	92	98*	85	88*	85	90*	85	85*	86	91*
Ratios of Nonmedical to Medical Mortality Ratios										
10-14 . . . . .	106%		52%		109%		95%		85%	
15-19 . . . . .	125		110		89		99		112	
20-24 . . . . .	125		99		106		94		110	
25-29 . . . . .	116		99		112		95		104	
30-34 . . . . .	110		112		110		100		108	
35-39 . . . . .	109		116		111		98		108	
40-44 . . . . .	132		131		121		117		122	
45-49 . . . . .	124		118		138		133		132	
50 and over	149		117		115		136		124	

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

for issue age groups 35–39 and over. The lower half of Table 5 shows that, for policy years 1–15 combined, nonmedical mortality is about 10 per cent higher than medical mortality at issue ages 15–39, and at least 20 per cent higher at issue ages 40 and over.

Additional data furnished to the Committee indicate that, as in prior years, females continue to constitute a higher proportion of nonmedical issues (10.6 per cent for 1960 issues) than of medical issues (6.6 per cent for 1960 issues) by amounts of insurance. The proportion of females for 1960 issues, though somewhat higher than for 1959 issues, is considerably lower than in earlier years; in 1955, for example, females constituted 21.2 per cent of the nonmedical issues and 8.4 per cent 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. Another possible reason is that companies have been increasing their nonmedical issue limits, and the proportion of issues to females decreases with size of policy.

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 11 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 \$36,075,960,000 (an increase of 3.7 per cent over last year) and actual claims of \$667,893,000.<sup>1</sup> 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 1960 to 1961 anniversaries (84.7 per cent) was 1.3 percentage points lower than the corrected ratio for the period from 1959 to 1960 anniversaries.

The following table gives an indication of the variation in the aggregate

<sup>1</sup> As a result of an error discovered after publication, the exposure and the actual claims for the period from 1959 to 1960 anniversaries were changed to \$34,801,615,000 and \$636,267,000, respectively, and the ratio of actual to expected claims for all ages combined was changed to 86.0 per cent.



mortality ratios of the contributing companies from the average of 84.7 per cent:

	Number of Companies	Proportion of Actual Deaths
6-10 percentage points <i>below</i> average.....	2	2.3%
1- 5 percentage points <i>below</i> average.....	9	45.9
0- 5 percentage points <i>above</i> average.....	6	51.8

A comparison of the mortality on premium-paying and fully paid-up (excluding reduced paid-up) policies for the period from 1959 to 1961 anniversaries, with mortality ratios calculated on the 1946-1949 Ultimate Basic Table, is shown in Table 7. (This comparison was omitted from last year's report.) Twelve companies submitted their experience separately on premium-paying policies, and ten companies did so on fully paid-up policies; the premium-paying data submitted constituted 72.4 per cent and the paid-up data 18.0 per cent of the total ultimate experience of all

TABLE 6  
STANDARD ISSUES DURING 16TH AND SUBSEQUENT POLICY YEARS  
EXPERIENCE BETWEEN 1960 AND 1961 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.....	\$ 375,301	\$ 324	\$ 449	72.2%	27.3%	43.0%
30-34.....	919,363	994	1,365	72.8	27.1	47.6
35-39.....	1,767,696	2,767	3,590	77.1	30.0	54.1
40-44.....	3,178,254	8,859	10,556	83.9	38.9	65.2
45-49.....	4,825,162	23,560	27,409	86.0	48.6	75.4
50-54.....	5,899,350	45,726	55,803	81.9	53.6	76.8
55-59.....	6,000,851	74,959	94,359	79.4	59.3	80.1
60-64.....	5,061,539	101,647	127,178	79.9	64.3	82.4
65-69.....	3,687,077	117,545	137,247	85.6	68.8	84.1
70-74.....	2,403,045	115,351	131,648	87.6	69.6	83.0
75-79.....	1,267,186	90,177	102,605	87.9	69.8	84.5
80-84.....	521,333	56,580	63,764	88.7	72.2	86.3
85-89.....	142,090	23,151	25,475	90.9	75.2	91.4
90-95.....	27,713	6,253	6,752	92.6	71.9	87.0
All ages....	\$36,075,960	\$667,893	\$788,200	84.7%	64.3%	82.2%

companies (both percentages based on exposures). As in previous reports, the mortality ratios at attained ages 45 and over were higher on premium-paying than on fully paid-up policies. This difference may reflect the effect of lapse rates on the level of mortality.

EXPERIENCE BY SEX DURING THE FIRST  
FIFTEEN YEARS OF INSURANCE

Fifteen of the seventeen companies which contributed their experience on medical issues, and fourteen of the sixteen companies which contributed their experience on nonmedical issues, submitted 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 1960 to 1961 anniversaries the sex-distinct data comprise 90.2 per cent of the medical exposures and 95.6 per cent of the nonmedical exposures.

For the period from 1956 to 1961 anniversaries, the sex-distinct data

TABLE 7  
COMPARISON OF MORTALITY EXPERIENCE  
UNDER PREMIUM-PAYING AND FULLY PAID-UP POLICIES  
STANDARD ISSUES DURING THE  
16TH AND SUBSEQUENT POLICY YEARS  
OBSERVED BETWEEN 1959 AND 1961 ANNIVERSARIES  
Expected Deaths on 1946-1949 Ultimate Basic Table  
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	PREMIUM-PAYING POLICIES*			FULLY PAID-UP POLICIES†		
	Exposed to Risk	Actual Deaths	Mortality Ratio	Exposed to Risk	Actual Deaths	Mortality Ratio
25-29 . . . . .	\$ 607,161	\$ 614	84.3%	\$ 58,665	\$ 50	70.4%
30-34 . . . . .	1,470,822	1,518	69.6	225,369	270	80.1
35-39 . . . . .	2,806,260	4,201	73.8	565,874	1,021	88.3
40-44 . . . . .	4,741,239	12,988	82.6	1,186,692	3,277	83.2
45-49 . . . . .	7,025,464	34,108	85.5	1,623,219	7,363	80.2
50-54 . . . . .	8,524,959	68,884	85.5	1,816,170	13,638	79.6
55-59 . . . . .	8,486,919	110,969	83.3	1,856,504	21,571	73.7
60-64 . . . . .	6,987,483	141,213	80.5	1,700,317	32,768	76.6
65-69 . . . . .	4,836,579	159,356	88.6	1,517,304	44,712	79.0
70-74 . . . . .	3,048,869	150,127	90.0	1,080,279	50,082	84.3
75-79 . . . . .	1,516,587	110,560	90.2	628,084	43,180	84.6
80-84 . . . . .	601,792	67,673	92.1	285,510	28,329	80.9
85-89 . . . . .	145,892	25,987	99.5	96,102	15,040	87.0
90-95 . . . . .	23,179	5,654	101.0	23,089	4,640	82.3
All ages.	\$50,823,205	\$893,852	87.0%	\$12,663,178	\$265,941	80.9%

\* Based on data from 12 companies.

† Based on data from 10 companies.

comprise 80.8 per cent of the medical exposures and 82.3 per cent of the nonmedical exposures. The detailed experience for the period from 1960 to 1961 anniversaries by age group at issue for each year of issue is presented in Table D of the Appendix to this report for medical issues and in 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.

TABLE 8

COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE\*  
STANDARD MEDICALLY EXAMINED ISSUES  
OBSERVED BETWEEN 1956 AND 1961 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....	\$ 3,020,164	\$ 716,275	\$ 2,802	\$ 162	112.3%	26.4%	23.5%
15-19....	6,638,489	941,874	6,159	379	93.1	38.2	41.0
20-24....	21,428,460	1,654,269	17,079	974	86.1	54.5	63.3
25-29....	43,980,750	1,961,408	40,253	1,414	79.7	52.4	65.7
30-34....	60,069,711	2,584,480	82,847	3,008	85.9	62.3	72.5
35-39....	57,773,803	3,066,356	132,750	5,295	86.0	58.3	67.8
40-44....	43,437,971	3,450,851	167,009	8,550	89.7	56.1	62.5
45-49....	25,514,434	2,556,749	153,436	7,956	87.4	45.4	51.9
50-54....	12,756,823	1,498,986	118,114	6,005	92.5	41.2	44.5
55-59....	5,321,867	699,551	67,535	4,236	89.7	44.0	49.1
60-64....	1,612,514	254,831	28,226	2,196	87.6	45.0	51.4
65 and over....	387,427	69,765	8,993	829	86.7	49.6	57.2
All ages	\$281,942,413	\$19,455,395	\$825,203	\$41,004	88.0%	49.1%	55.8%

\* Based on data from 15 companies.

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 1956 to 1961 anniversaries are presented in Table 8. The ratios are shown by age groups at issue for all years of issue combined. The ratios of female to male mortality remain lowest at ages under 20 and highest at ages 20-39. The experience on nonmedical issues, shown in Table 9, is similar, with the lowest ratios also at ages under 20 and the highest at ages 25-39. Table 10 shows the experience on medical and nonmedical issues combined.

TABLE 9

COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE\*  
 STANDARD NONMEDICAL ISSUES  
 OBSERVED BETWEEN 1956 AND 1961 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....	\$ 3,698,477	\$ 1,150,782	\$ 2,388	\$ 304	91.5%	35.6%	38.9%
15-19....	14,315,197	3,035,689	14,432	1,093	109.5	36.6	33.4
20-24....	26,487,760	4,329,097	22,348	2,325	96.9	54.2	55.9
25-29....	26,613,320	2,666,083	23,400	2,013	84.1	61.7	73.4
30-34....	17,621,963	2,133,297	23,290	2,349	93.6	67.3	71.9
35-39....	8,008,747	1,605,813	19,021	2,717	96.0	63.6	66.3
40-44....	1,702,233	383,470	8,036	963	101.9	57.5	56.4
45-49....	209,564	41,466	1,779	201	103.9	68.1	65.5
50 and over..	43,764	7,985	584	41	110.4	50.6	45.8
All ages	\$98,701,025	\$15,353,682	\$115,278	\$12,006	94.9%	56.6%	59.6%

\* Based on data from 14 companies.

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

TABLE 10

COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE\*  
 STANDARD COMBINED MEDICAL AND NONMEDICAL ISSUES  
 OBSERVED BETWEEN 1956 AND 1961 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....	\$ 6,718,641	\$ 1,867,057	\$ 5,190	\$ 466	101.6%	31.8%	31.3%
15-19....	20,953,686	3,977,563	20,591	1,472	104.1	37.0	35.5
20-24....	47,916,220	5,983,366	39,427	3,299	91.9	54.3	59.1
25-29....	70,594,070	4,627,491	63,653	3,427	81.2	57.5	70.8
30-34....	77,691,674	4,717,777	106,137	5,357	87.5	64.4	73.6
35-39....	65,782,550	4,672,169	151,771	8,012	87.1	60.0	68.9
40-44....	45,140,204	3,834,321	175,045	9,513	90.2	56.2	62.3
45-49....	25,723,998	2,598,215	155,215	8,157	87.6	45.8	52.3
50 and over..	20,122,395	2,531,118	223,452	13,307	90.8	43.2	47.6
All ages	\$380,643,438	\$34,809,077	\$940,481	\$53,010	88.8%	50.6%	57.0%

\* Based on data from 15 companies for medical issues and 14 companies for nonmedical issues.

*Comparison by Sex of Medical and Nonmedical Issues*

Table 11 presents side by side the experience for the five-year period from 1956 to 1961 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.

For both sexes nonmedical mortality is generally higher than medical mortality. The excess tends to be greatest in the early policy years.

EXPERIENCE BY SEX DURING THE 16TH AND  
SUBSEQUENT POLICY YEARS

Eight of the seventeen contributing companies submitted data separately for males and females. The experience for the four-year period between 1957 and 1961 anniversaries is shown in Table 12. The high female mortality ratio at ages 85-89 is partly due to three large claims for \$350,000.

## EXPERIENCE BY CAUSE OF DEATH

Last year's report did not include an analysis by cause of death; therefore, this report covers the experience between 1959 and 1961 anniversaries.

*Medically Examined Issues during the First Fifteen Years of Insurance*

Table 13 presents an analysis of the 1959-1961 experience on standard medical issues according to major subdivisions by cause of death based on the Committee's 1960 Code for Cause of Death (*1960 Reports*, p. 63). A comparison of the death rates for durations 1-15 combined in Table 13 with the corresponding table for the two-year period between 1957 and 1959 anniversaries (*1960 Reports*, p. 17) shows substantial reductions at issue ages 40 and over in the death rates from diseases of the heart and circulatory system and vascular lesions of the central nervous system (the latter category consists largely of cerebral accidents). Table 14 presents the death rates by cause for males and females separately. Death rates from heart and circulatory disease are three to five times higher for males than for females, while at issue ages 30-49 death rates from cancer are substantially higher for females than for males.

*Nonmedical Issues during the First Fifteen Years of Insurance*

An analysis of the 1959-1961 experience on standard nonmedical issues according to major subdivisions by cause of death is presented in Table 15. A comparison with the corresponding table for the two-year period between 1957 and 1959 anniversaries (*1960 Reports*, p. 20) shows a substan-

**TABLE 11**  
**COMPARISON BY SEX OF MEDICAL AND NONMEDICAL EXPERIENCE\***  
**BETWEEN 1956 AND 1961 ANNIVERSARIES**  
**BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)**

AGE GROUP 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.....	62	65	165	83	99	109	109	105	112	92
15-19.....	90	123	93	111	106	94	82	90	93	110
20-24.....	85	111	87	90	86	91	86	81	86	97
25-29.....	76	88	81	80	77	87	85	81	80	84
30-34.....	86	97	83	92	84	95	90	91	86	94
35-39.....	91	97†	82	90†	82	96†	90	93†	86	96†
40-44.....	109	152†	85	113†	89	110†	86	103†	93	112†
45-49.....	97	115†	91	108†	88	118†	82	91†	87	107†
50 and over.....	101	192	93	118†	91	109†	84	101†	91	115†
All ages.....	95	103†	88	93†	87	95†	86	90†	88	96†
Mortality Ratios on 1946-1949 Select Basic Table—Females										
10-14.....	13	23	27	33	23	44	32	37	26	36
15-19.....	19	33	41	37	38	37	44	40	38	37
20-24.....	40	51	48	51	54	61	63	54	55	54
25-29.....	55	70	54	60	53	63	51	57	52	62
30-34.....	59	64	49	74	71	73	64	59	62	67
35-39.....	50	83†	73	71†	67	61†	47	52†	58	64†
40-44.....	59	63†	63	74†	58	60†	49	63†	56	64†
45-49.....	57	129†	48	91†	47	60†	38	51†	45	69†
50 and over.....	44	50	45	76†	42	52†	43	14†	43	53†
All ages.....	50	58†	52	59†	50	59†	46	54†	49	57†
Ratios of Nonmedical to Medical Mortality Ratios—Males										
10-14.....	105%		50%		110%		96%		82%	
15-19.....	137		119		89		110		118	
20-24.....	131		103		106		94		113	
25-29.....	116		99		113		95		105	
30-34.....	113		111		113		101		109	
35-39.....	107		121		117		103		112	
40-44.....	139		133		124		117		124	
45-49.....	119		119		134		111		123	
50 and over.....	190		127		120		120		126	
Ratios of Nonmedical to Medical Mortality Ratios—Females										
10-14.....	177%		122%		191%		116%		138%	
15-19.....	174		90		97		91		97	
20-24.....	128		106		113		86		98	
25-29.....	127		111		119		112		119	
30-34.....	108		151		103		92		108	
35-39.....	166		97		91		111		110	
40-44.....	107		117		103		129		114	
45-49.....	226		190		128		134		153	
50 and over.....	114		169		124		33		123	

\* Based on data from 15 companies for medical issues and 14 companies for nonmedical issues.

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

TABLE 12  
 COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE\*  
 STANDARD ISSUES DURING 16TH AND SUBSEQUENT POLICY YEARS  
 EXPERIENCE BETWEEN 1957 AND 1961 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.....	\$ 386,561	\$ 156,471	\$ 446	\$ 99	96.1%	51.6%	53.7%
30-34.....	938,131	357,485	1,212	293	87.1	54.9	63.0
35-39.....	1,884,676	826,243	3,199	1,018	83.2	61.1	73.4
40-44.....	3,769,484	954,283	10,757	1,709	85.8	55.2	64.3
45-49.....	5,664,048	952,189	29,445	2,808	91.5	52.5	57.4
50-54.....	6,905,534	887,443	57,546	3,886	88.3	46.8	53.0
55-59.....	6,733,039	693,499	89,292	4,470	84.4	41.2	48.8
60-64.....	5,677,250	514,579	120,416	5,575	84.5	43.2	51.1
65-69.....	4,016,627	343,285	130,798	5,941	87.6	46.7	53.3
70-74.....	2,551,295	206,846	125,278	6,912	89.7	61.1	68.1
75-79.....	1,307,056	105,593	94,948	5,249	89.7	61.3	68.3
80-84.....	526,015	49,140	57,950	4,212	90.4	69.6	77.0
85-89.....	143,078	13,779	23,174	2,276	90.0	91.9	102.1
90-95.....	30,064	2,562	6,826	393	93.3	62.2	66.7
All ages	\$40,532,858	\$6,063,397	\$751,287	\$44,841	87.8%	53.0%	60.4%

\* Based on data from 8 companies.

TABLE 13  
 STANDARD MEDICALLY EXAMINED ISSUES  
 EXPERIENCE BETWEEN 1959 AND 1961 ANNIVERSARIES  
 DEATH RATES PER \$100,000 BY CAUSE OF DEATH  
 BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

Cause of Death	All Causes Combined	Tuberculosis (All Forms)	Malignant Neoplasms	Diabetes Mellitus	Vascular Lesions Affecting Central Nervous System	Diseases of the Heart and Circulatory System	Pneumonia and Influenza	Accidents and Homicide	Suicide	All Other Causes and Unknown
Ages 10-29 at issue										
Policy years 1-5.....	67.2	0.0	10.2	0.0	1.8	4.6	0.5	36.5	4.0	9.6
Policy years 6-15.....	121.7	0.3	23.5	0.6	3.2	27.4	0.9	35.7	9.5	20.6
Policy years 1-15.....	91.5	0.1	16.1	0.3	2.4	14.8	0.7	36.2	6.4	14.5
Ages 30-39 at issue										
Policy years 1-5.....	116.5	0.2	23.3	0.1	3.2	31.0	1.5	37.3	7.5	12.4
Policy years 6-15.....	305.5	0.6	60.5	0.9	9.1	133.3	3.5	39.3	18.3	40.0
Policy years 1-15.....	196.3	0.4	39.0	0.4	5.7	74.4	2.3	38.1	12.0	24.0
Ages 40-49 at issue										
Policy years 1-5.....	269.3	0.1	56.4	0.3	9.1	115.4	2.1	38.4	14.1	33.4
Policy years 6-15.....	719.5	0.9	166.4	3.3	29.1	349.9	7.1	46.4	25.9	90.5
Policy years 1-15.....	465.6	0.5	104.4	1.6	17.8	217.5	4.3	41.9	19.3	58.3
Ages 50 and over at issue										
Policy years 1-5.....	670.7	0.4	188.1	1.0	31.0	292.5	6.5	55.6	15.7	79.9
Policy years 6-15.....	1619.9	1.6	417.6	7.8	90.1	791.0	20.2	55.3	25.7	210.6
Policy years 1-15.....	1072.3	0.9	285.2	3.9	55.9	503.4	12.3	55.5	20.0	135.2
All ages at issue										
Policy years 1-5.....	180.4	0.1	39.8	0.2	6.3	63.3	1.7	38.7	8.7	21.6
Policy years 6-15.....	447.0	0.7	101.0	1.9	18.0	202.4	4.8	41.2	18.2	58.8
Policy years 1-15.....	295.7	0.4	66.2	0.9	11.3	123.5	3.1	39.8	12.8	37.7

TABLE 14

STANDARD MEDICALLY EXAMINED ISSUES  
 EXPERIENCE BY SEX BETWEEN 1959 AND 1961 ANNIVERSARIES\*  
 DEATH RATES PER \$100,000 BY CAUSE OF DEATH  
 BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

Cause of Death	All Causes Combined	Tuberculosis (All Forms)	Malignant Neoplasms	Diabetes Mellitus	Vascular Lesions Affecting Central Nervous System	Diseases of the Heart and Circulatory System	Pneumonia and Influenza	Accidents and Homicide	Suicide	All Other Causes and Unknown
Committee's 1960 Code		01, 02	18-33	37	42	49-55, 5A	56-59	88-96, 98	97	Residual
Males										
Ages 10-29 at issue	70.2		10.7	0.0	1.9	4.9	0.5	38.2	4.1	9.9
Policy years 1-5	123.1	0.2	21.9	0.5	2.8	26.2	0.7	40.4	9.5	20.9
Policy years 6-15	89.0	0.1	14.7	0.2	2.2	12.4	0.6	39.0	6.0	13.8
Ages 30-39 at issue										
Policy years 1-5	116.3	0.2	23.6	0.1	3.4	32.0	1.6	35.9	7.1	12.4
Policy years 6-15	300.7	0.5	55.9	0.8	8.0	130.3	3.6	41.7	18.9	41.0
Policy years 1-15	182.3	0.3	35.1	0.4	5.1	67.2	2.3	38.0	11.3	22.6
Ages 40-49 at issue										
Policy years 1-5	281.3	0.2	57.1	0.2	8.9	122.9	2.1	40.3	15.1	34.5
Policy years 6-15	729.3	1.0	160.2	3.1	29.2	360.3	7.0	50.3	27.8	90.4
Policy years 1-15	452.9	0.5	96.6	1.3	16.7	213.8	4.0	44.1	20.0	55.9
Ages 50 and over at issue										
Policy years 1-5	724.6	0.4	194.5	1.0	32.5	326.2	6.6	57.3	17.2	88.9
Policy years 6-15	1717.8	1.3	440.7	5.8	87.7	846.7	20.4	58.0	33.8	223.4
Policy years 1-15	1107.0	0.8	289.3	2.9	53.7	526.6	11.9	57.5	23.6	140.7
All ages at issue										
Policy years 1-5	183.2	0.2	39.4	0.2	6.2	65.6	1.7	39.0	8.9	22.0
Policy years 6-15	468.0	0.6	101.9	1.7	17.9	214.7	4.9	44.7	19.8	61.8
Policy years 1-15	286.8	0.3	62.1	0.7	10.5	119.9	2.9	41.1	12.8	36.5
Females										
Ages 10-29 at issue										
Policy years 1-5	35.5	0.3	5.6		1.7	0.9	0.1	12.7	2.5	11.7
Policy years 6-15	70.5	0.3	22.8	0.3	4.0	7.3	0.6	11.4	5.6	18.2
Policy years 1-15	54.1	0.3	14.8	0.1	2.9	4.3	0.4	12.0	4.1	15.2
Ages 30-39 at issue										
Policy years 1-5	91.0		32.1		1.7	8.8	0.6	18.5	15.5	13.8
Policy years 6-15	262.0	0.4	115.0	0.5	17.5	45.6	2.9	21.2	19.2	39.7
Policy years 1-15	164.4	0.2	67.6	0.2	8.5	24.6	1.6	19.6	17.2	24.9
Ages 40-49 at issue										
Policy years 1-5	162.3	0.1	58.8	0.8	10.5	32.8	1.9	24.7	2.2	30.5
Policy years 6-15	446.6	0.1	215.8	1.6	29.2	81.8	4.9	31.2	15.2	66.8
Policy years 1-15	272.3	0.1	119.6	1.1	17.7	51.8	3.0	27.2	7.2	44.6
Ages 50 and over at issue										
Policy years 1-5	354.5		183.3	0.8	33.7	62.6	2.9	27.1	3.0	41.1
Policy years 6-15	730.9	0.2	328.0	6.8	59.9	184.8	8.9	26.0	1.4	114.9
Policy years 1-15	489.2	0.1	235.1	2.9	43.1	106.4	5.0	26.7	2.4	67.5
All ages at issue										
Policy years 1-5	145.2	0.1	59.3	0.4	9.7	23.8	1.3	20.8	6.4	23.4
Policy years 6-15	309.6	0.2	140.0	1.4	21.5	60.1	3.4	21.6	11.9	49.5
Policy years 1-15	216.0	0.2	94.1	0.8	14.8	39.5	2.2	21.1	8.7	34.6

\* Based on data from 15 companies.



tial reduction in the death rate from tuberculosis at all ages. Because of its small volume, the experience at issue ages 50 and over is subject to large accidental fluctuations. Table 16 indicates that, as in medical issues, death rates from heart and circulatory disease are substantially higher for males than for females and that death rates from cancer for females exceed those for males by a substantial margin at issue ages 30-49.

For the reasons explained earlier in this report, nonmedical issues for age groups 30-39 and over have a lower average age than medical issues. Because of the increases in nonmedical limits over the years, it also appears probable that nonmedical issues have a lower average duration. Therefore, a comparison of the death rates of medical and nonmedical issues by cause would not be valid.

TABLE 15  
STANDARD NONMEDICAL ISSUES  
EXPERIENCE BETWEEN 1959 AND 1961 ANNIVERSARIES  
DEATH RATES PER \$100,000 BY CAUSE OF DEATH  
BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

Cause of Death	All Causes Combined	Tuberculosis (All Forms)	Malignant Neoplasms	Diabetes Mellitus	Vascular Lesions Affecting Central Nervous System	Diseases of the Heart and Circulatory System	Pneumonia and Influenza	Accidents and Homicide	Suicide	All Other Causes and Unknown
Committee's 1960 Code .....	01, 02	18-33	37	42	49-55, 5A	56-59	88-96, 98	97	Residual	
Ages 10-29 at issue										
Policy years 1-5 .....	75.2	0.0	7.9	0.2	1.6	4.4	0.8	48.2	2.8	9.3
Policy years 6-15 .....	106.2	0.2	20.6	0.7	3.4	19.9	1.5	33.0	6.5	20.4
Policy years 1-15 .....	84.3	0.1	11.6	0.4	2.1	8.9	1.0	43.7	3.9	12.6
Ages 30-39 at issue										
Policy years 1-5 .....	113.1	0.1	22.2	0.8	3.5	33.1	1.6	28.8	5.0	18.0
Policy years 6-15 .....	275.4	0.8	55.7	1.6	9.7	115.8	2.7	30.5	12.1	46.5
Policy years 1-15 .....	165.8	0.3	33.0	1.1	5.5	60.0	2.0	29.4	7.3	27.2
Ages 40-49 at issue										
Policy years 1-5 .....	251.1	0.3	38.3	1.2	10.6	98.0	2.7	47.4	9.6	43.0
Policy years 6-15 .....	777.2	2.0	186.0	4.7	36.1	382.3	9.1	36.5	21.6	98.9
Policy years 1-15 .....	527.6	1.2	115.9	3.0	24.0	247.4	6.1	41.7	15.9	72.4
Ages 50 and over at issue										
Policy years 1-5 .....	811.0	.....	67.6	.....	.....	183.4	9.7	270.3	19.3	260.7
Policy years 6-15 .....	1661.1	.....	566.6	12.9	70.8	843.4	.....	25.8	19.3	122.3
Policy years 1-15 .....	1321.0	.....	366.9	7.7	42.5	579.4	3.9	123.6	19.3	177.7
All ages at issue										
Policy years 1-5 .....	86.7	0.1	11.7	0.4	2.2	12.5	1.0	43.5	3.4	11.9
Policy years 6-15 .....	173.3	0.4	35.6	1.1	6.1	57.4	2.1	32.4	8.4	29.8
Policy years 1-15 .....	113.1	0.2	19.0	0.6	3.4	26.1	1.3	40.1	5.0	17.4

TABLE 16  
STANDARD NONMEDICAL ISSUES  
EXPERIENCE BY SEX BETWEEN 1959 AND 1961 ANNIVERSARIES\*  
DEATH RATES PER \$100,000 BY CAUSE OF DEATH  
BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

Cause of Death	All Causes Combined	Tuberculosis (All Forms)	Malignant Neoplasms	Diabetes Mellitus	Vascular Lesions Affecting Central Nervous System	Diseases of the Heart and Circulatory System	Pneumonia and Influenza	Accidents and Homicide	Suicide	All Other Causes and Unknown
Committee's 1960 Code		01, 02	18-33	37	42	49-55, 5A	56-59	88-96, 98	97	Residual
Males										
Ages 10-29 at issue	79.2	0.0	8.1	0.2	1.6	4.5	0.8	51.8	3.0	9.2
Policy years 1-5	116.4	0.1	20.2	0.8	3.4	24.2	1.6	37.1	6.6	22.4
Policy years 6-15	87.1	0.1	10.7	0.3	2.0	8.7	0.9	48.7	3.7	12.0
Ages 30-39 at issue	116.0	0.1	20.7	0.8	3.6	35.8	1.6	31.0	5.1	17.3
Policy years 1-5	295.4	1.0	51.3	1.6	9.6	129.6	2.9	34.3	14.3	50.8
Policy years 6-15	157.0	0.3	27.7	1.0	5.0	57.2	1.9	31.7	7.2	25.0
Ages 40-49 at issue	258.3		34.1	1.1	10.6	115.8	3.4	38.3	11.0	44.0
Policy years 1-5	769.3	0.6	152.4	2.2	35.0	412.9	9.1	41.2	23.4	92.5
Policy years 6-15	464.7	0.3	81.9	1.5	20.4	235.8	5.7	39.5	16.0	63.6
Ages 50 and over at issue	1043.6		76.7			260.9		429.7	15.4	260.9
Policy years 1-5	1940.9		874.1		88.9	770.4		59.3		148.2
Policy years 6-15	1499.9		482.4		45.2	520.1		241.2	7.5	203.5
All ages at issue	90.2	0.1	11.4	0.3	2.2	13.2	1.0	46.8	3.6	11.6
Policy years 1-5	180.3	0.4	32.1	1.1	5.9	61.7	2.1	36.6	8.9	31.5
Policy years 6-15	109.7	0.1	15.9	0.5	3.0	23.8	1.2	44.5	4.8	15.9
Females										
Ages 10-29 at issue	38.6		6.7	0.7	1.5	2.6	0.9	15.0	1.4	9.8
Policy years 1-5	68.7	0.5	21.8	0.8	3.0	8.5	1.4	10.4	4.2	18.1
Policy years 6-15	50.0	0.2	12.4	0.7	2.1	4.8	1.1	13.3	2.5	12.9
Ages 30-39 at issue	93.6	0.3	33.8	0.6	2.4	12.8	1.9	12.1	4.5	25.2
Policy years 1-5	209.3	1.2	86.5	1.6	13.5	36.2	2.8	13.0	7.6	46.9
Policy years 6-15	130.9	0.6	50.8	0.9	6.0	20.3	2.2	12.4	5.5	32.2
Ages 40-49 at issue	242.1	1.9	61.0	1.9	12.2	28.2		92.0	4.7	40.2
Policy years 1-5	445.3	2.9	221.2	2.9	13.2	82.0	5.9	19.1	7.3	90.8
Policy years 6-15	321.5	2.3	123.5	2.3	12.6	49.2	2.3	63.5	5.7	60.1
Ages 50 and over at issue	662.3		147.2			73.6	73.6			367.9
Policy years 1-5	179.9		179.9							
Policy years 6-15	445.3		161.9			40.5	40.5			202.4
All ages at issue	58.3	0.1	15.3	0.7	2.0	6.0	1.1	16.0	2.3	14.8
Policy years 1-5	110.5	0.7	41.8	1.0	5.6	16.7	1.8	11.2	5.1	26.6
Policy years 6-15	77.2	0.3	24.9	0.8	3.3	9.9	1.4	14.3	3.3	19.0

\* Based on data from 14 companies.

# APPENDIX

## TABLE A

### CONTRIBUTING COMPANIES

#### PROPORTION OF TOTAL EXPOSURES CONTRIBUTED BY EACH

COMPANY	FIRST 15 POLICY YEARS		16TH AND SUBSE- QUENT POLICY YEARS	FIRST 15 POLICY YEARS BY SEX				16TH AND SUBSEQUENT POLICY YEARS BY SEX	
	Medi- cal Issues	Non- medi- cal Issues		Medical Issues		Nonmedical Issues		Male	Female
				Male	Female	Male	Female		
Prudential.....	20.0%	36.8%	16.0%	21.0%	1.2%	33.4%	5.1%	29.7%	6.5%
Metropolitan.....	18.1	25.8	23.9	13.6	0.7	20.5	3.0		
New York Life.....	11.0	9.6	11.8	11.1	1.0	8.2	1.8	15.0	3.3
Equitable, N.Y.....	8.7	5.7	8.2	9.1	0.6	5.1	0.9		
Northwestern Mutual.....	7.1		6.9	7.2	0.7			14.6	1.0
Massachusetts Mutual.....	4.5	2.1	3.4	4.7	0.3	1.9	0.3		
John Hancock.....	4.3	5.9	4.7	4.5	0.3	4.7	1.5	8.1	2.4
New England Life.....	3.8	1.6	1.9	4.0	0.3	1.4	0.3		
Travelers.....	3.4	1.4	3.8	3.5	0.2	1.4	0.2	7.9	0.6
Mutual Benefit.....	3.4	0.9	2.7						
Mutual Life, N.Y.....	3.1	3.1	5.4	3.2	0.2	2.6	0.7		
Penn Mutual.....	2.9	1.7	3.0	2.9	0.3	1.5	0.3		
Connecticut Mutual.....	2.9	1.7	1.8	3.0	0.2	1.6	0.2		
Aetna.....	2.4	0.9	2.2	2.5	0.2	0.7	0.2	4.3	0.6
Connecticut General.....	1.9	0.2	0.8	1.9	0.2	0.1	0.1	1.6	0.2
Sun Life, Canada.....	1.3	2.2	1.9	1.3	0.1	1.9	0.4	3.8	0.4
Provident Mutual.....	1.2	0.4	1.6						
<b>Total.....</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>93.5%</b>	<b>6.5%</b>	<b>85.0%</b>	<b>15.0%</b>	<b>85.0%</b>	<b>15.0%</b>

TABLE B  
 STANDARD MEDICALLY EXAMINED ISSUES OF 1946 TO 1960  
 EXPERIENCE BETWEEN 1960 AND 1961 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
1946. .... (15)	10-14	\$ 69,083	\$ 77	\$ 80	96%
	15-19	115,992	94	162	58
	20-24	347,410	475	650	73
	25-29	553,197	1,253	1,631	77
	30-34	656,467	2,849	3,315	86
	35-39	619,993	4,023	5,090	79
	40-44	445,630	5,276	5,909	89
	45-49	235,683	3,949	4,989	79
	50-54	99,551	2,321	3,007	77
	55-59	33,565	970	1,463	66
	60-64	7,899	618	504	123
	65 and over	1,379	164	135	121
	All ages	\$3,185,849	\$22,069	\$26,935	82%
1947. .... (14)	10-14	\$ 63,540	\$ 36	\$ 72	50%
	15-19	130,509	144	167	86
	20-24	282,057	391	456	86
	25-29	469,612	1,088	1,202	91
	30-34	633,540	2,269	2,718	83
	35-39	622,797	4,404	4,335	102
	40-44	475,238	4,154	5,347	78
	45-49	260,593	3,194	4,746	67
	50-54	121,616	2,449	3,206	76
	55-59	41,186	1,086	1,586	68
	60-64	9,421	494	515	96
	65 and over	1,503	95	126	75
	All ages	\$3,111,612	\$19,804	\$24,476	81%
1948. .... (13)	10-14	\$ 46,645	\$ 11	\$ 53	21%
	15-19	102,320	94	124	76
	20-24	252,039	214	355	60
	25-29	436,455	908	969	94
	30-34	559,642	1,734	2,104	82
	35-39	523,418	3,079	3,225	95
	40-44	411,838	3,139	4,057	77
	45-49	233,541	2,853	3,755	76
	50-54	110,531	2,162	2,568	84
	55-59	37,928	1,021	1,294	79
	60-64	10,970	485	529	92
	65 and over	1,708	92	123	75
	All ages	\$2,727,035	\$15,792	\$19,156	82%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1949..... (12)	10-14	\$ 44,984	\$ 55	\$ 51	108%
	15-19	101,727	75	118	64
	20-24	275,816	278	359	77
	25-29	484,244	867	949	91
	30-34	582,427	1,413	1,940	73
	35-39	557,969	2,630	3,125	84
	40-44	427,134	3,488	3,729	94
	45-49	240,129	2,325	3,499	66
	50-54	117,066	1,946	2,390	81
	55-59	41,630	805	1,261	64
	60-64	10,591	380	462	82
65 and over	1,932	62	123	50	
	All ages	\$2,885,649	\$14,324	\$18,006	80%
1950..... (11)	10-14	\$ 48,038	\$ 25	\$ 53	47%
	15-19	123,039	80	138	58
	20-24	323,952	395	386	102
	25-29	594,463	778	1,057	74
	30-34	716,585	1,690	2,114	80
	35-39	653,939	3,445	3,283	105
	40-44	481,101	4,352	3,748	116
	45-49	282,095	3,092	3,659	85
	50-54	142,384	1,923	2,574	75
	55-59	51,439	1,260	1,371	92
	60-64	12,412	280	501	56
65 and over	2,213	60	129	47	
	All ages	\$3,431,660	\$17,380	\$19,013	91%
1951..... (10)	10-14	\$ 42,097	\$ 35	\$ 46	76%
	15-19	89,202	90	98	92
	20-24	206,027	228	230	99
	25-29	481,584	708	761	93
	30-34	648,268	1,505	1,640	92
	35-39	658,996	2,391	2,880	83
	40-44	528,860	3,040	3,580	85
	45-49	325,903	2,936	3,633	81
	50-54	164,616	1,756	2,580	68
	55-59	69,512	1,127	1,603	70
	60-64	17,631	447	642	70
65 and over	4,407	96	233	41	
	All ages	\$3,237,103	\$14,359	\$17,926	80%
1952..... (9)	10-14	\$ 43,042	\$ 31	\$ 44	70%
	15-19	82,769	139	89	156
	20-24	205,854	209	218	96
	25-29	543,213	688	787	87
	30-34	744,069	1,259	1,681	75
	35-39	753,054	2,156	2,944	73
	40-44	592,723	3,253	3,574	91
	45-49	373,229	3,125	3,658	85
	50-54	177,622	3,046	2,512	121
	55-59	81,447	1,502	1,680	89
	60-64	24,931	1,324	819	162
65 and over	4,693	170	222	77	
	All ages	\$3,626,646	\$16,902	\$18,228	93%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1953..... (8)	10-14	\$ 46,706	\$ 20	\$ 45	44%
	15-19	97,158	108	104	104
	20-24	233,640	273	241	113
	25-29	654,908	664	885	75
	30-34	881,916	1,253	1,817	69
	35-39	885,024	2,182	3,114	70
	40-44	686,121	3,409	3,712	92
	45-49	437,165	3,483	3,811	91
	50-54	218,139	2,716	2,807	97
	55-59	93,162	1,326	1,740	76
	60-64	30,528	548	885	62
65 and over	5,469	255	231	110	
	All ages	\$4,269,936	\$16,237	\$19,392	84%
1954..... (7)	10-14	\$ 63,984	\$ 39	\$ 56	70%
	15-19	120,621	95	129	74
	20-24	318,040	154	311	50
	25-29	813,179	848	1,000	85
	30-34	1,117,322	1,925	2,023	95
	35-39	1,038,434	2,827	3,115	91
	40-44	812,583	3,249	3,876	84
	45-49	500,475	3,370	3,719	91
	50-54	260,102	2,079	2,958	70
	55-59	115,211	1,889	1,892	100
	60-64	38,362	646	940	69
65 and over	10,076	223	362	62	
	All ages	\$5,208,389	\$17,344	\$20,381	85%
1955..... (6)	10-14	\$ 79,160	\$ 49	\$ 65	75%
	15-19	154,098	177	163	109
	20-24	474,150	365	465	78
	25-29	1,061,609	995	1,242	80
	30-34	1,428,337	1,629	2,371	69
	35-39	1,330,353	3,266	3,658	89
	40-44	1,027,591	3,283	4,594	71
	45-49	634,750	4,039	4,285	94
	50-54	334,092	2,514	3,551	71
	55-59	152,861	2,366	2,356	100
	60-64	53,824	1,043	1,198	87
65 and over	13,197	386	415	93	
	All ages	\$6,744,022	\$20,112	\$24,363	83%
1956..... (5)	10-14	\$ 84,914	\$ 41	\$ 64	64%
	15-19	172,243	136	182	75
	20-24	599,762	440	588	75
	25-29	1,202,440	1,107	1,346	82
	30-34	1,596,063	2,211	2,378	93
	35-39	1,523,267	3,171	3,702	86
	40-44	1,195,081	3,746	4,732	79
	45-49	712,185	3,684	4,237	87
	50-54	364,246	3,727	3,431	109
	55-59	155,754	1,926	2,168	89
	60-64	54,206	459	1,080	43
65 and over	12,491	263	343	77	
	All ages	\$7,672,652	\$20,911	\$24,251	86%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1957..... (4)	10-14	\$ 74,941	\$ 37	\$ 48	77%
	15-19	189,565	119	191	62
	20-24	822,298	635	772	82
	25-29	1,487,456	1,344	1,546	87
	30-34	2,051,843	2,741	2,647	104
	35-39	1,885,434	3,298	3,903	84
	40-44	1,365,024	3,021	4,491	67
	45-49	736,497	4,122	3,712	111
	50-54	371,013	2,386	2,871	83
	55-59	157,519	1,898	1,830	104
	60-64	52,271	748	883	85
65 and over	16,202	223	379	59	
	All ages	\$9,210,063	\$20,572	\$23,273	88%
1958..... (3)	10-14	\$ 67,122	\$ 6	\$ 40	15%
	15-19	193,142	169	185	91
	20-24	823,957	412	733	56
	25-29	1,507,033	1,078	1,461	74
	30-34	2,196,425	2,002	2,505	80
	35-39	2,112,260	2,979	3,759	79
	40-44	1,523,468	3,896	4,174	93
	45-49	858,799	3,099	3,667	85
	50-54	449,086	2,597	2,825	92
	55-59	194,503	1,484	1,852	80
	60-64	60,097	646	861	75
65 and over	17,023	482	349	138	
	All ages	\$10,002,915	\$18,850	\$22,411	84%
1959..... (2)	10-14	\$ 88,327	\$ 37	\$ 44	84%
	15-19	235,456	155	198	78
	20-24	883,376	424	681	62
	25-29	1,481,128	913	1,214	75
	30-34	2,275,787	2,159	2,071	104
	35-39	2,329,022	3,398	3,237	105
	40-44	1,676,788	2,804	3,337	84
	45-49	1,027,496	2,994	3,247	92
	50-54	510,822	2,329	2,274	102
	55-59	220,834	2,047	1,511	135
	60-64	70,044	475	738	64
65 and over	21,979	337	355	95	
	All ages	\$10,821,059	\$18,072	\$18,907	96%
1960..... (1)	10-14	\$ 64,676	\$ 22	\$ 26	85%
	15-19	203,747	163	143	114
	20-24	749,499	258	486	53
	25-29	1,317,571	463	870	53
	30-34	2,177,733	1,303	1,459	89
	35-39	2,284,278	2,320	2,216	105
	40-44	1,691,909	2,153	2,217	97
	45-49	1,034,655	1,873	2,215	85
	50-54	522,863	1,593	1,495	107
	55-59	232,566	714	1,083	66
	60-64	77,607	316	575	55
65 and over	21,633	135	246	55	
	All ages	\$10,378,737	\$11,313	\$13,031	87%

TABLE C  
 STANDARD NONMEDICAL ISSUES OF 1946 TO 1960  
 EXPERIENCE BETWEEN 1960 AND 1961 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
1946..... (15)	10-14	\$ 35,702	\$ 28	\$ 40	70%
	15-19	92,983	94	130	72
	20-24	249,009	314	466	67
	25-29	220,901	512	651	79
	30-34	116,269	442	587	75
	35-39	67,532	514	554	93
	40-44	21,165	239	281	85
	45-49	2,136	64	45	142
	50 and over	297	17	9	189
	All ages	\$ 805,994	\$ 2,224	\$ 2,703	80%
1947..... (14)	10-14	\$ 37,824	\$ 40	\$ 43	93%
	15-19	116,971	136	150	91
	20-24	183,579	167	297	56
	25-29	146,255	214	375	57
	30-34	93,988	385	404	95
	35-39	63,472	360	442	81
	40-44	23,517	221	265	83
	45-49	2,751	63	50	126
	50 and over	449	5	12	42
	All ages	\$ 668,806	\$ 1,591	\$ 2,038	78%
1948..... (13)	10-14	\$ 34,689	\$ 39	\$ 39	100%
	15-19	102,003	69	123	56
	20-24	161,067	185	227	81
	25-29	124,713	190	277	69
	30-34	76,651	219	288	76
	35-39	51,202	262	315	83
	40-44	20,790	215	204	105
	45-49	2,592	43	42	102
	50 and over	385	15	11	136
	All ages	\$ 574,092	\$ 1,237	\$ 1,526	81%
1949..... (12)	10-14	\$ 38,437	\$ 36	\$ 43	84%
	15-19	104,921	71	122	58
	20-24	171,964	118	223	53
	25-29	136,431	173	267	65
	30-34	86,669	226	289	78
	35-39	56,635	274	317	86
	40-44	22,717	243	198	123
	45-49	2,754	33	41	80
	50 and over	442	14	10	140
	All ages	\$ 620,970	\$ 1,188	\$ 1,510	79%



TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1950..... (11)	10-14	\$ 46,251	\$ 57	\$ 51	112%
	15-19	132,977	140	149	94
	20-24	206,863	220	246	89
	25-29	173,705	351	309	114
	30-34	115,625	331	341	97
	35-39	66,849	244	336	73
	40-44	26,335	192	205	94
	45-49	3,007	26	39	67
	50 and over	472	8	9	89
	All ages	\$ 772,084	\$ 1,569	\$ 1,685	93%
1951..... (10)	10-14	\$ 59,717	\$ 43	\$ 64	67%
	15-19	172,166	137	187	73
	20-24	265,220	235	295	80
	25-29	293,986	353	465	76
	30-34	216,306	491	546	90
	35-39	113,753	407	497	82
	40-44	39,501	330	267	124
	45-49	8,840	134	98	137
	50 and over	1,232	16	19	84
	All ages	\$1,170,721	\$ 2,146	\$ 2,438	88%
1952..... (9)	10-14	\$ 68,969	\$ 49	\$ 70	70%
	15-19	188,498	156	204	76
	20-24	284,224	312	301	104
	25-29	351,375	508	509	100
	30-34	253,689	547	574	95
	35-39	127,199	441	497	89
	40-44	41,064	255	248	103
	45-49	8,542	88	83	106
	50 and over	1,441	19	22	86
	All ages	\$1,325,001	\$ 2,375	\$ 2,508	95%
1953..... (8)	10-14	\$ 86,443	\$ 80	\$ 84	95%
	15-19	239,004	199	256	78
	20-24	321,735	253	331	76
	25-29	414,156	476	560	85
	30-34	304,458	516	627	82
	35-39	139,893	441	492	90
	40-44	37,829	189	205	92
	45-49	8,495	94	74	127
	50 and over	1,405	29	18	161
	All ages	\$1,553,418	\$ 2,277	\$ 2,647	86%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1954..... (7)	10-14	\$ 95,121	\$ 78	\$ 84	93%
	15-19	240,863	253	258	98
	20-24	357,167	252	349	72
	25-29	412,660	449	508	88
	30-34	308,330	528	559	94
	35-39	137,027	382	411	93
	40-44	28,623	97	136	71
	45-49	3,022	46	23	200
	50 and over	714	2	8	25
	All ages	\$1,583,527	\$ 2,087	\$ 2,336	89%
1955..... (6)	10-14	\$ 121,979	\$ 57	\$ 101	56%
	15-19	300,029	259	318	81
	20-24	444,800	326	435	75
	25-29	442,540	432	519	83
	30-34	330,170	550	548	100
	35-39	148,693	292	410	71
	40-44	26,305	101	118	86
	45-49	2,595	4	17	24
	50 and over	772	10	8	125
	All ages	\$1,817,883	\$ 2,031	\$ 2,474	82%
1956..... (5)	10-14	\$ 126,444	\$ 109	\$ 95	115%
	15-19	346,847	339	367	92
	20-24	636,854	606	624	97
	25-29	710,107	510	795	64
	30-34	574,499	739	856	86
	35-39	298,308	696	726	96
	40-44	47,131	157	187	84
	45-49	2,942	23	17	135
	50 and over	849	0	8	0
	All ages	\$2,743,981	\$ 3,179	\$ 3,675	87%
1957..... (4)	10-14	\$ 146,478	\$ 52	\$ 95	55%
	15-19	610,770	703	617	114
	20-24	1,262,767	960	1,188	81
	25-29	1,295,606	1,012	1,347	75
	30-34	908,732	1,087	1,171	93
	35-39	439,933	863	911	95
	40-44	70,332	212	231	92
	45-49	3,095	22	15	147
	50 and over	720	2	6	33
	All ages	\$4,738,433	\$ 4,913	\$ 5,581	88%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1958..... (3)	10-14	\$ 179,440	\$ 58	\$ 107	54%
	15-19	793,076	809	761	106
	20-24	1,477,372	1,135	1,315	86
	25-29	1,327,814	1,060	1,287	82
	30-34	809,121	821	923	89
	35-39	355,754	581	633	92
	40-44	58,452	134	161	83
	45-49	2,952	6	12	50
	50 and over	779	4	5	80
		All ages	\$5,004,760	\$ 4,608	\$ 5,204
1959..... (2)	10-14	\$ 202,400	\$ 54	\$ 101	53%
	15-19	1,049,237	1,019	881	116
	20-24	1,690,344	1,330	1,302	102
	25-29	1,365,794	866	1,119	77
	30-34	793,315	615	722	85
	35-39	338,773	411	471	87
	40-44	51,504	83	103	81
	45-49	3,071	12	10	120
	50 and over	1,254	25	7	357
		All ages	\$5,495,692	\$ 4,415	\$ 4,716
1960..... (1)	10-14	\$ 227,885	\$ 34	\$ 91	37%
	15-19	1,318,535	921	923	100
	20-24	2,116,250	1,344	1,376	98
	25-29	1,725,194	1,132	1,138	99
	30-34	917,704	511	614	83
	35-39	385,657	308	374	82
	40-44	65,920	107	86	124
	45-49	3,564	1	8	13
	50 and over	1,079	17	3	567
		All ages	\$6,761,788	\$ 4,375	\$ 4,613

TABLE D  
 STANDARD MEDICALLY EXAMINED ISSUES OF 1946 TO 1960  
 MALE LIVES  
 EXPERIENCE BETWEEN 1960 AND 1961 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
1946..... (15)	10-14	\$ 41,742	\$ 52	\$ 48	108%
	15-19	55,194	43	77	56
	20-24	150,750	236	282	84
	25-29	292,874	611	864	71
	30-34	416,078	1,900	2,101	90
	35-39	425,288	2,622	3,492	75
	40-44	318,252	3,941	4,220	93
	45-49	173,087	3,078	3,664	84
	50-54	72,091	1,769	2,178	81
	55-59	24,766	659	1,080	61
	60-64	5,268	425	336	126
	65 and over	978	57	96	59
	All ages	\$1,976,368	\$15,393	\$18,438	83%
1947..... (14)	10-14	\$ 37,530	\$ 31	\$ 43	72%
	15-19	63,278	37	81	46
	20-24	124,964	208	202	103
	25-29	265,372	643	679	95
	30-34	411,612	1,536	1,766	87
	35-39	425,438	3,074	2,961	104
	40-44	336,498	2,945	3,786	78
	45-49	187,460	2,283	3,414	67
	50-54	89,209	1,858	2,352	79
	55-59	30,178	830	1,162	71
	60-64	6,204	285	339	84
	65 and over	1,089	66	91	73
	All ages	\$1,978,832	\$13,796	\$16,876	82%
1948..... (13)	10-14	\$ 31,102	\$ 8	\$ 35	23%
	15-19	49,716	52	60	87
	20-24	124,224	90	175	51
	25-29	261,878	567	581	98
	30-34	370,255	1,176	1,392	84
	35-39	358,551	2,084	2,209	94
	40-44	291,634	2,263	2,873	79
	45-49	167,220	1,962	2,689	73
	50-54	79,365	1,650	1,844	89
	55-59	26,014	716	888	81
	60-64	7,508	370	362	102
	65 and over	1,180	65	85	76
	All ages	\$1,768,647	\$11,003	\$13,193	83%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1949..... (12)	10-14	\$ 29,474	\$ 43	\$ 33	130%
	15-19	48,521	16	56	29
	20-24	137,307	124	179	69
	25-29	293,349	539	575	94
	30-34	386,695	828	1,288	64
	35-39	382,656	1,943	2,143	91
	40-44	298,870	2,327	2,609	89
	45-49	170,602	1,581	2,486	64
	50-54	81,945	1,313	1,673	78
	55-59	29,684	521	899	58
	60-64	7,001	286	305	94
	65 and over	1,160	21	74	28
		All ages	\$1,867,264	\$ 9,542	\$12,320
1950..... (11)	10-14	\$ 32,777	\$ 21	\$ 36	58%
	15-19	65,852	52	74	70
	20-24	173,620	257	207	124
	25-29	374,952	504	667	76
	30-34	487,570	1,223	1,438	85
	35-39	457,035	2,388	2,294	104
	40-44	340,156	3,246	2,650	122
	45-49	203,293	2,221	2,637	84
	50-54	101,865	1,447	1,842	79
	55-59	36,725	1,033	979	106
	60-64	8,287	157	334	47
	65 and over	1,095	35	64	55
		All ages	\$2,283,227	\$12,584	\$13,222
1951..... (10)	10-14	\$ 29,203	\$ 35	\$ 32	109%
	15-19	54,650	20	60	33
	20-24	129,347	181	144	126
	25-29	336,670	435	532	82
	30-34	468,433	1,145	1,185	97
	35-39	469,414	1,771	2,051	86
	40-44	373,873	2,233	2,531	88
	45-49	231,137	2,048	2,577	79
	50-54	116,249	1,331	1,822	73
	55-59	48,551	849	1,119	76
	60-64	10,826	312	394	79
	65 and over	3,136	58	166	35
		All ages	\$2,271,489	\$10,418	\$12,613
1952..... (9)	10-14	\$ 30,117	\$ 21	\$ 31	68%
	15-19	69,011	117	75	156
	20-24	176,748	190	187	102
	25-29	491,904	666	713	93
	30-34	675,437	1,210	1,526	79
	35-39	676,767	1,972	2,646	75
	40-44	521,729	2,917	3,146	93
	45-49	320,462	2,878	3,141	92
	50-54	150,196	2,798	2,124	132
	55-59	68,307	1,384	1,409	98
	60-64	21,318	1,302	700	186
	65 and over	3,895	161	184	88
		All ages	\$3,205,891	\$15,616	\$15,882

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1953..... (8)	10-14	\$ 32,581	\$ 18	\$ 32	56%
	15-19	81,797	104	88	118
	20-24	204,792	250	211	118
	25-29	601,148	651	812	80
	30-34	806,283	1,166	1,661	70
	35-39	800,964	2,022	2,819	72
	40-44	605,715	3,062	3,277	93
	45-49	374,362	3,183	3,264	98
	50-54	182,750	2,424	2,352	103
	55-59	76,573	1,090	1,430	76
	60-64	25,969	396	753	53
	65 and over	4,439	241	187	129
		All ages	\$3,797,373	\$14,607	\$16,886
1954..... (7)	10-14	\$ 49,750	\$ 32	\$ 44	73%
	15-19	104,923	84	112	75
	20-24	287,129	148	281	53
	25-29	749,849	776	922	84
	30-34	1,027,492	1,758	1,860	95
	35-39	943,487	2,357	2,830	83
	40-44	715,597	2,992	3,413	88
	45-49	433,466	2,997	3,221	93
	50-54	220,731	1,915	2,510	76
	55-59	96,682	1,748	1,588	110
	60-64	31,206	577	765	75
	65 and over	8,239	210	296	71
		All ages	\$4,668,551	\$15,594	\$17,842
1955..... (6)	10-14	\$ 59,914	\$ 42	\$ 49	86%
	15-19	134,906	171	143	120
	20-24	431,188	351	423	83
	25-29	987,897	952	1,156	82
	30-34	1,318,668	1,529	2,189	70
	35-39	1,210,606	2,949	3,329	89
	40-44	913,227	3,038	4,082	74
	45-49	545,122	3,742	3,680	102
	50-54	285,559	2,259	3,035	74
	55-59	127,380	2,189	1,964	111
	60-64	44,873	914	999	91
	65 and over	10,784	372	339	110
		All ages	\$6,070,124	\$18,508	\$21,388
1956..... (5)	10-14	\$ 67,898	\$ 40	\$ 51	78%
	15-19	149,844	108	159	68
	20-24	551,794	434	541	80
	25-29	1,123,598	1,081	1,258	86
	30-34	1,483,938	2,058	2,211	93
	35-39	1,401,193	3,056	3,405	90
	40-44	1,070,819	3,586	4,240	85
	45-49	620,709	3,240	3,693	88
	50-54	310,127	3,367	2,921	115
	55-59	132,635	1,763	1,846	96
	60-64	44,524	429	887	48
	65 and over	10,149	235	279	84
		All ages	\$6,967,228	\$19,397	\$21,491

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1957. . . . . (4)	10-14	\$ 57,476	\$ 37	\$ 37	100%
	15-19	169,499	109	171	64
	20-24	770,732	600	724	83
	25-29	1,404,097	1,286	1,460	88
	30-34	1,928,568	2,604	2,488	105
	35-39	1,743,302	2,674	3,609	74
	40-44	1,230,633	2,739	4,049	68
	45-49	647,174	3,913	3,262	120
	50-54	314,661	2,236	2,435	92
	55-59	131,965	1,733	1,533	113
	60-64	41,889	626	708	88
65 and over	13,015	162	304	53	
	All ages	\$8,453,011	\$18,719	\$20,780	90%
1958. . . . . (3)	10-14	\$ 48,556	\$ 6	\$ 29	21%
	15-19	170,117	164	163	101
	20-24	763,951	382	680	56
	25-29	1,406,650	1,040	1,364	76
	30-34	2,030,432	1,845	2,315	80
	35-39	1,927,239	2,857	3,430	83
	40-44	1,351,127	3,620	3,702	98
	45-49	740,865	2,679	3,163	85
	50-54	376,202	2,296	2,366	97
	55-59	160,664	1,266	1,530	83
	60-64	47,063	597	674	89
65 and over	13,361	467	274	170	
	All ages	\$9,036,227	\$17,219	\$19,690	87%
1959. . . . . (2)	10-14	\$ 65,806	\$ 37	\$ 33	112%
	15-19	209,251	150	176	85
	20-24	815,212	421	628	67
	25-29	1,363,009	867	1,118	78
	30-34	2,092,937	2,011	1,905	106
	35-39	2,110,096	2,855	2,933	97
	40-44	1,473,800	2,571	2,933	88
	45-49	874,958	2,609	2,765	94
	50-54	427,116	2,083	1,901	110
	55-59	181,877	1,802	1,244	145
	60-64	56,244	428	593	72
65 and over	16,652	317	269	118	
	All ages	\$9,686,958	\$16,151	\$16,498	98%
1960. . . . . (1)	10-14	\$ 48,067	\$ 20	\$ 19	105%
	15-19	177,005	133	124	107
	20-24	679,012	260	441	59
	25-29	1,201,174	423	793	53
	30-34	1,995,840	944	1,337	71
	35-39	2,063,784	2,152	2,002	107
	40-44	1,476,439	1,906	1,934	99
	45-49	880,743	1,642	1,885	87
	50-54	438,141	1,498	1,253	120
	55-59	189,552	616	883	70
	60-64	61,698	290	457	63
65 and over	16,604	105	189	56	
	All ages	\$9,228,059	\$ 9,989	\$11,317	88%

TABLE D—Continued  
 STANDARD MEDICALLY EXAMINED ISSUES OF 1946 TO 1960  
 FEMALE LIVES  
 EXPERIENCE BETWEEN 1960 AND 1961 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
1946..... (15)	10-14	\$ 10,088	\$ 6	\$ 12	50%
	15-19	14,975	2	21	10
	20-24	22,865	21	43	49
	25-29	24,569	30	72	42
	30-34	25,740	33	130	25
	35-39	29,280	165	240	69
	40-44	25,259	99	335	30
	45-49	15,793	76	334	23
	50-54	7,057	48	213	23
	55-59	2,803	41	122	34
	60-64	906	25	58	43
	65 and over	85	6	8	75
		All ages	\$ 179,420	\$ 552	\$1,588
1947..... (14)	10-14	\$ 9,888	\$ 1	\$ 11	9%
	15-19	12,177	6	16	38
	20-24	21,232	36	34	106
	25-29	22,074	38	57	67
	30-34	24,696	55	106	52
	35-39	27,970	101	195	52
	40-44	25,941	129	292	44
	45-49	17,750	214	323	66
	50-54	7,978	37	210	18
	55-59	3,118	29	120	24
	60-64	932	7	51	14
	65 and over	95	1	8	13
		All ages	\$ 173,851	\$ 654	\$1,423
1948..... (13)	10-14	\$ 7,929	\$ 0	\$ 9	0%
	15-19	9,796	1	12	8
	20-24	17,096	13	24	54
	25-29	17,593	30	39	77
	30-34	20,444	59	77	77
	35-39	21,424	93	132	70
	40-44	22,311	67	220	30
	45-49	15,637	134	251	53
	50-54	8,348	81	194	42
	55-59	3,296	38	112	34
	60-64	990	24	48	50
	65 and over	209	4	15	27
		All ages	\$ 145,073	\$ 544	\$1,133



TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1949..... (12)	10-14	\$ 7,643	\$ 0	\$ 9	0%
	15-19	8,742	31	10	310
	20-24	16,402	26	21	124
	25-29	17,987	16	35	46
	30-34	21,374	35	71	49
	35-39	22,666	30	127	24
	40-44	26,138	217	228	95
	45-49	17,333	76	253	30
	50-54	10,197	46	208	22
	55-59	3,453	36	105	34
	60-64	1,073	15	47	32
65 and over	250	12	16	75	
	All ages	\$ 153,258	\$ 540	\$1,130	48%
1950..... (11)	10-14	\$ 7,324	\$ 2	\$ 8	25%
	15-19	8,368	1	9	11
	20-24	14,752	8	18	44
	25-29	18,724	45	33	136
	30-34	21,188	26	63	41
	35-39	22,895	125	115	109
	40-44	26,692	217	208	104
	45-49	18,970	108	246	44
	50-54	11,967	74	216	34
	55-59	5,096	13	136	10
	60-64	1,229	11	50	22
65 and over	437	6	25	24	
	All ages	\$ 157,642	\$ 636	\$1,127	56%
1951..... (10)	10-14	\$ 6,860	\$ 0	\$ 7	0%
	15-19	8,222	0	9	0
	20-24	14,879	10	17	59
	25-29	17,705	39	28	139
	30-34	21,844	30	55	55
	35-39	25,129	34	110	31
	40-44	30,626	68	207	33
	45-49	22,913	69	255	27
	50-54	12,613	44	198	22
	55-59	6,706	16	155	10
	60-64	2,272	6	83	7
65 and over	223	1	12	8	
	All ages	\$ 169,992	\$ 317	\$1,136	28%
1952..... (9)	10-14	\$ 8,703	\$ 0	\$ 9	0%
	15-19	8,702	0	9	0
	20-24	17,240	9	18	50
	25-29	23,480	8	34	24
	30-34	30,574	19	69	28
	35-39	35,879	32	140	23
	40-44	41,539	132	250	53
	45-49	31,824	79	312	25
	50-54	17,700	119	250	48
	55-59	7,804	48	161	30
	60-64	2,217	17	73	23
65 and over	485	7	23	30	
	All ages	\$ 226,147	\$ 470	\$1,348	35%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1953..... (8)	10-14	\$ 8,677	\$ 2	\$ 8	25%
	15-19	10,221	3	11	27
	20-24	17,973	7	19	37
	25-29	24,220	13	33	39
	30-34	33,799	72	70	103
	35-39	41,035	102	144	71
	40-44	48,003	154	260	59
	45-49	39,475	112	344	33
	50-54	23,006	78	296	26
	55-59	10,485	41	196	21
	60-64	3,080	22	89	25
65 and over	707	12	30	40	
	All ages	\$ 260,681	\$ 618	\$1,500	41%
1954..... (7)	10-14	\$ 9,486	\$ 2	\$ 8	25%
	15-19	11,206	0	12	0
	20-24	19,642	6	19	32
	25-29	30,825	37	38	97
	30-34	44,563	147	81	181
	35-39	48,705	186	146	127
	40-44	61,406	158	293	54
	45-49	45,337	186	337	55
	50-54	27,628	121	314	39
	55-59	13,213	112	217	52
	60-64	5,198	61	127	48
65 and over	1,505	5	54	9	
	All ages	\$ 318,714	\$1,021	\$1,646	62%
1955..... (6)	10-14	\$ 12,025	\$ 0	\$ 10	0%
	15-19	14,128	6	15	40
	20-24	25,470	4	25	16
	25-29	36,138	12	42	29
	30-34	52,293	71	87	82
	35-39	65,485	150	180	83
	40-44	73,292	179	328	55
	45-49	60,875	118	411	29
	50-54	32,932	118	350	34
	55-59	18,771	112	289	39
	60-64	6,964	104	155	67
65 and over	2,064	14	65	22	
	All ages	\$ 400,437	\$ 888	\$1,957	45%
1956..... (5)	10-14	\$ 11,545	\$ 1	\$ 9	11%
	15-19	16,388	18	17	106
	20-24	27,287	6	27	22
	25-29	33,975	13	38	34
	30-34	49,798	19	74	26
	35-39	61,211	75	149	50
	40-44	75,425	115	299	38
	45-49	61,147	140	364	38
	50-54	35,807	121	337	36
	55-59	16,085	121	224	54
	60-64	6,363	28	127	22
65 and over	1,856	8	51	16	
	All ages	\$ 396,887	\$ 665	\$1,716	39%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1957..... (4)	10-14	\$ 10,749	\$ 0	\$ 7	0%
	15-19	13,958	0	14	0
	20-24	24,756	5	23	22
	25-29	32,933	14	34	41
	30-34	54,979	29	71	41
	35-39	73,039	219	151	145
	40-44	83,954	173	276	63
	45-49	59,024	137	297	46
	50-54	38,223	111	296	38
	55-59	17,203	85	200	43
	60-64	6,526	99	110	90
	65 and over	2,517	58	59	98
		All ages	\$ 417,861	\$ 930	\$1,538
1958..... (3)	10-14	\$ 9,944	\$ 0	\$ 6	0%
	15-19	15,822	5	15	33
	20-24	29,728	15	26	58
	25-29	39,077	34	38	89
	30-34	66,287	31	76	41
	35-39	84,837	71	151	47
	40-44	99,589	207	273	76
	45-49	73,779	128	315	41
	50-54	45,408	58	286	20
	55-59	21,841	103	208	50
	60-64	8,740	37	125	30
	65 and over	2,436	13	50	26
		All ages	\$ 497,488	\$ 702	\$1,569
1959..... (2)	10-14	\$ 13,983	\$ 0	\$ 7	0%
	15-19	19,325	5	16	31
	20-24	35,022	3	27	11
	25-29	46,832	40	38	105
	30-34	79,639	22	72	31
	35-39	106,624	120	148	81
	40-44	119,472	132	238	55
	45-49	93,673	161	296	54
	50-54	54,134	141	241	59
	55-59	26,105	132	179	74
	60-64	10,454	34	110	31
	65 and over	4,218	18	68	26
		All ages	\$ 609,481	\$ 808	\$1,440
1960..... (1)	10-14	\$ 11,760	\$ 2	\$ 5	40%
	15-19	20,195	5	14	36
	20-24	37,623	2*	24	0
	25-29	43,792	35	29	121
	30-34	79,051	13	53	25
	35-39	116,189	45	113	40
	40-44	139,466	207	183	113
	45-49	103,075	84	221	38
	50-54	59,904	46	171	27
	55-59	30,519	6	142	4
	60-64	11,637	16	86	19
	65 and over	4,034	22	46	48
		All ages	\$ 657,245	\$ 479	\$1,087

\* Negative amount caused by an adjustment of deaths appearing in 1961 reports.

**TABLE E**  
**STANDARD NONMEDICAL ISSUES OF 1946 TO 1960**  
**MALE LIVES**  
**EXPERIENCE BETWEEN 1960 AND 1961 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
1946..... (15)	10-14	\$ 19,347	\$ 17	\$ 22	77%
	15-19	45,678	54	64	84
	20-24	175,971	244	329	74
	25-29	175,651	433	518	84
	30-34	88,189	337	445	76
	35-39	47,712	360	392	92
	40-44	13,632	134	181	74
	45-49	1,394	45	30	150
	50 and over	194	5	6	83
	All ages	\$ 567,768	\$1,629	\$1,987	82%
1947..... (14)	10-14	\$ 20,175	\$ 27	\$ 23	117%
	15-19	63,733	97	82	118
	20-24	113,761	117	184	64
	25-29	106,077	153	272	56
	30-34	66,810	277	287	97
	35-39	42,836	252	298	85
	40-44	14,682	130	165	79
	45-49	1,887	27	34	79
	50 and over	365	2	10	20
	All ages	\$ 430,326	\$1,082	\$1,355	80%
1948..... (13)	10-14	\$ 15,874	\$ 23	\$ 18	128%
	15-19	56,279	37	68	54
	20-24	100,948	144	142	101
	25-29	90,541	156	201	78
	30-34	52,285	171	197	87
	35-39	32,657	166	201	83
	40-44	12,331	133	121	110
	45-49	1,638	29	26	112
	50 and over	241	4	6	67
	All ages	\$ 362,794	\$ 863	\$ 980	88%
1949..... (12)	10-14	\$ 18,572	\$ 12	\$ 21	57%
	15-19	58,421	42	68	62
	20-24	111,899	69	145	48
	25-29	101,925	113	200	57
	30-34	62,135	162	207	78
	35-39	36,376	184	204	90
	40-44	13,195	141	115	123
	45-49	1,693	11	25	44
	50 and over	306	9	6	150
	All ages	\$ 404,522	\$ 743	\$ 991	75%

TABLE E—MALE LIVES—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1950..... (11)	10-14	\$ 23,819	\$ 25	\$ 26	96%
	15-19	82,014	86	92	93
	20-24	143,045	174	170	102
	25-29	136,471	290	243	119
	30-34	87,922	275	259	106
	35-39	44,768	185	225	82
	40-44	16,037	100	125	80
	45-49	1,731	10	22	45
	50 and over	337	8	7	133
	All ages	\$ 536,144	\$1,153	\$1,169	99%
1951..... (10)	10-14	\$ 31,336	\$ 24	\$ 34	71%
	15-19	92,147	73	100	73
	20-24	123,906	122	138	88
	25-29	152,372	195	241	81
	30-34	102,895	241	260	93
	35-39	49,890	171	218	78
	40-44	16,864	141	114	124
	45-49	1,810	37	20	185
	50 and over	307	4	5	80
	All ages	\$ 571,527	\$1,008	\$1,130	89%
1952..... (9)	10-14	\$ 51,398	\$ 41	\$ 52	79%
	15-19	144,091	145	156	93
	20-24	218,256	261	231	113
	25-29	310,994	471	451	104
	30-34	221,568	502	501	100
	35-39	101,254	368	396	93
	40-44	32,773	227	198	115
	45-49	6,647	81	65	125
	50 and over	882	17	13	131
	All ages	\$1,087,863	\$2,113	\$2,063	102%
1953..... (8)	10-14	\$ 65,258	\$ 73	\$ 63	116%
	15-19	188,659	181	202	90
	20-24	249,023	220	256	86
	25-29	365,644	446	494	90
	30-34	265,697	455	547	83
	35-39	111,529	372	393	95
	40-44	29,520	151	160	94
	45-49	6,741	77	59	131
	50 and over	1,079	21	14	150
	All ages	\$1,283,150	\$1,996	\$2,188	91%

TABLE E—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1954..... (7)	10-14	\$ 71,279	\$ 65	\$ 63	103%
	15-19	189,978	210	203	103
	20-24	279,990	218	274	80
	25-29	358,996	400	442	90
	30-34	265,096	481	480	100
	35-39	106,521	345	320	108
	40-44	21,229	73	101	72
	45-49	2,268	34	17	200
	50 and over	496	2	6	33
	All ages	\$1,295,853	\$1,828	\$1,906	96%
1955..... (6)	10-14	\$ 93,570	\$ 48	\$ 77	62%
	15-19	240,039	240	254	94
	20-24	363,325	275	356	77
	25-29	385,097	380	451	84
	30-34	281,275	484	467	104
	35-39	113,741	234	313	75
	40-44	19,378	89	87	102
	45-49	1,656	4	11	36
	50 and over	513	10	6	167
	All ages	\$1,498,594	\$1,764	\$2,022	87%
1956..... (5)	10-14	\$ 98,134	\$ 101	\$ 74	136%
	15-19	286,092	319	303	105
	20-24	555,473	571	544	105
	25-29	651,974	470	730	64
	30-34	522,577	659	779	85
	35-39	260,292	650	633	103
	40-44	39,182	133	155	86
	45-49	2,023	14	12	117
	50 and over	390	0	3	0
	All ages	\$2,416,137	\$2,917	\$3,233	90%
1957..... (4)	10-14	\$ 116,771	\$ 46	\$ 76	61%
	15-19	539,933	666	545	122
	20-24	1,161,273	895	1,092	82
	25-29	1,216,397	915	1,265	72
	30-34	839,053	1,023	1,082	95
	35-39	391,578	760	811	94
	40-44	59,609	189	196	96
	45-49	1,959	16	10	160
	50 and over	350	1	3	33
	All ages	\$4,326,923	\$4,511	\$5,080	89%

TABLE E—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1958..... (3)	10-14	\$ 143,256	\$ 56	\$ 85	66%
	15-19	701,042	771	673	115
	20-24	1,333,230	1,090	1,187	92
	25-29	1,217,916	1,021	1,181	86
	30-34	718,961	735	820	90
	35-39	296,150	513	527	97
	40-44	46,585	118	128	92
	45-49	2,223	6	9	67
	50 and over	482	4	3	133
	All ages	\$4,459,845	\$4,314	\$4,613	94%
1959..... (2)	10-14	\$ 163,262	\$ 50	\$ 82	61%
	15-19	931,204	977	782	125
	20-24	1,523,473	1,266	1,173	108
	25-29	1,242,015	773	1,018	76
	30-34	694,252	555	632	88
	35-39	272,343	323	379	85
	40-44	39,255	75	78	96
	45-49	2,135	10	7	143
	50 and over	913	25	5	500
	All ages	\$4,868,852	\$4,054	\$4,156	98%
1960..... (1)	10-14	\$ 182,190	\$ 31	\$ 73	42%
	15-19	1,143,990	908	801	113
	20-24	1,891,562	1,259	1,230	102
	25-29	1,565,700	1,072	1,033	104
	30-34	791,438	436	530	82
	35-39	303,443	253	294	86
	40-44	49,767	94	65	145
	45-49	2,667	0	6	0
	50 and over	722	17	2	850
	All ages	\$5,931,479	\$4,070	\$4,034	101%

TABLE E—Continued  
 STANDARD NONMEDICAL ISSUES OF 1946 TO 1960  
 FEMALE LIVES  
 EXPERIENCE BETWEEN 1960 AND 1961 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
1946..... (15)	10-14	\$ 8,172	\$ 3	\$ 9	33%
	15-19	25,743	16	36	44
	20-24	45,380	39	85	46
	25-29	26,817	30	79	38
	30-34	16,268	56	82	68
	35-39	11,019	55	90	61
	40-44	2,390	24	32	75
	45-49	163	1	3	33
	50 and over	26	0	1	0
	All ages	\$ 135,978	\$ 224	\$ 417	54%
1947..... (14)	10-14	\$ 8,055	\$ 2	\$ 9	22%
	15-19	26,609	16	34	47
	20-24	42,736	30	69	43
	25-29	23,951	23	61	38
	30-34	15,268	40	66	61
	35-39	10,922	32	76	42
	40-44	2,565	11	29	38
	45-49	118	1	2	50
	50 and over	25	0	1	0
	All ages	\$ 130,249	\$ 155	\$ 347	45%
1948..... (13)	10-14	\$ 6,082	\$ 6	\$ 7	86%
	15-19	19,020	10	23	43
	20-24	31,209	18	44	41
	25-29	16,949	16	38	42
	30-34	11,507	15	43	35
	35-39	8,634	41	53	77
	40-44	2,352	15	23	65
	45-49	218	3	4	75
	50 and over	26	0	1	0
	All ages	\$ 95,997	\$ 124	\$ 236	53%
1949..... (12)	10-14	\$ 6,429	\$ 1	\$ 7	14%
	15-19	18,121	9	21	43
	20-24	30,524	23	40	58
	25-29	16,932	24	33	73
	30-34	11,968	19	40	48
	35-39	9,552	15	53	28
	40-44	2,722	20	24	83
	45-49	189	1	3	33
	50 and over	38	0	1	0
	All ages	\$ 96,475	\$ 112	\$ 222	54%



TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1950..... (11)	10-14	\$ 8,000	\$ 7	\$ 9	78%
	15-19	19,099	12	21	57
	20-24	32,657	23	39	59
	25-29	19,598	28	35	80
	30-34	14,108	24	42	57
	35-39	10,879	16	55	29
	40-44	3,343	21	26	81
	45-49	201	3	3	100
	50 and over	49	0	1	0
	All ages	\$ 107,934	\$ 134	\$ 231	58%
1951..... (10)	10-14	\$ 9,568	\$ 6	\$ 10	60%
	15-19	21,014	14	23	61
	20-24	34,158	10	38	26
	25-29	20,698	16	33	48
	30-34	15,607	21	39	54
	35-39	12,563	27	55	49
	40-44	3,717	21	25	84
	45-49	452	7	5	140
	50 and over	84	0	1	0
	All ages	\$ 117,861	\$ 122	\$ 229	53%
1952..... (9)	10-14	\$ 17,202	\$ 8	\$ 18	44%
	15-19	42,807	11	46	24
	20-24	63,357	51	67	76
	25-29	37,326	29	54	54
	30-34	29,244	43	66	65
	35-39	24,386	73	95	77
	40-44	7,636	28	46	61
	45-49	1,458	7	14	50
	50 and over	161	2	2	100
	All ages	\$ 223,577	\$ 252	\$ 408	62%
1953..... (8)	10-14	\$ 20,552	\$ 7	\$ 20	35%
	15-19	47,513	18	51	35
	20-24	66,933	33	69	48
	25-29	41,284	30	56	54
	30-34	33,500	45	69	65
	35-39	26,238	59	92	64
	40-44	7,685	23	42	55
	45-49	1,484	17	13	131
	50 and over	198	5	2	250
	All ages	\$ 245,387	\$ 237	\$ 414	57%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1954..... (7)	10-14	\$ 23,015	\$ 8	\$ 20	40%
	15-19	47,402	33	51	65
	20-24	68,550	33	67	49
	25-29	42,959	24	53	45
	30-34	35,713	47	65	72
	35-39	27,745	36	83	43
	40-44	6,772	18	32	56
	45-49	612	3	5	60
	50 and over	108	0	1	0
	All ages	\$ 252,876	\$ 202	\$ 377	54%
1955..... (6)	10-14	\$ 27,759	\$ 9	\$ 23	39%
	15-19	56,607	19	60	32
	20-24	73,919	51	72	71
	25-29	47,512	50	56	89
	30-34	40,026	64	66	97
	35-39	31,493	48	87	55
	40-44	6,280	10	28	36
	45-49	518	0	3	0
	50 and over	105	0	1	0
	All ages	\$ 284,219	\$ 251	\$ 396	63%
1956..... (5)	10-14	\$ 27,691	\$ 8	\$ 21	38%
	15-19	56,708	18	60	30
	20-24	73,461	29	72	40
	25-29	48,388	38	54	70
	30-34	42,976	60	64	94
	35-39	34,411	46	84	55
	40-44	7,234	20	29	69
	45-49	508	9	3	300
	50 and over	118	0	1	0
	All ages	\$ 291,495	\$ 228	\$ 388	59%
1957..... (4)	10-14	\$ 29,090	\$ 6	\$ 19	32%
	15-19	64,883	37	66	56
	20-24	88,151	62	83	75
	25-29	64,825	71	67	106
	30-34	59,235	64	76	84
	35-39	44,260	91	92	99
	40-44	9,570	20	31	65
	45-49	447	5	2	250
	50 and over	68	1	1	100
	All ages	\$ 360,529	\$ 357	\$ 437	82%

TABLE E—FEMALE LIVES—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1958. . . . . (3)	10-14	\$ 35,222	\$ 2	\$ 21	10%
	15-19	83,693	35	80	44
	20-24	115,728	25	103	24
	25-29	83,803	11	81	14
	30-34	76,009	57	87	66
	35-39	54,834	64	98	65
	40-44	10,789	16	30	53
	45-49	460	0	2	0
	50 and over	108	0	1	0
	All ages	\$ 460,646	\$ 210	\$ 503	42%
1959. . . . . (2)	10-14	\$ 38,254	\$ 4	\$ 19	21%
	15-19	107,664	32	90	36
	20-24	134,931	38	104	37
	25-29	93,972	58	77	75
	30-34	82,136	41	75	55
	35-39	60,532	83	84	99
	40-44	11,321	8	23	35
	45-49	612	2	2	100
	50 and over	159	0	1	0
	All ages	\$ 529,581	\$ 266	\$ 475	56%
1960. . . . . (1)	10-14	\$ 42,057	\$ 3	\$ 17	18%
	15-19	161,894	13	113	12
	20-24	184,168	40	120	33
	25-29	119,465	50	79	63
	30-34	105,097	55	70	79
	35-39	74,990	55	73	75
	40-44	14,805	13	19	68
	45-49	475	0	1	0
	50 and over	98	0	0	0
	All ages	\$ 703,049	\$ 229	\$ 492	47%