

**TRANSACTIONS OF SOCIETY OF ACTUARIES
1963 REPORTS**

**REPORT OF THE COMMITTEE ON GROUP
ANNUITY MORTALITY**

GROUP ANNUITY MORTALITY

THE current report is limited to a study of the experience of single life matured annuities under Group Annuity contracts. The mortality experience is compared with the *Ga*-1951 male and female tables (without projection). The tables reflect in the appropriate years any experience reported in 1962 which actually occurred in 1961 and prior years.

Tables 1, 2, and 3 show the experience for the year 1962 by attained five-year age groups for lives retiring on or after normal retirement date, for lives retiring prior to normal retirement date, and for lives retiring on plans having no stated normal retirement date, respectively.

The ratios shown in Table 3 again indicate higher mortality under plans having no stated normal retirement date than during the period after normal retirement date under plans with a stated normal retirement date as shown in Table 1.

Tables 4, 5, and 6 compare the experience for the year 1962 with corresponding experience for other periods for categories analogous to those shown in Tables 1, 2, and 3, respectively.

Tables 7, 8, and 9 show the experience for successive five-year periods and by age groups for categories analogous to those shown in Tables 1, 2, and 3, respectively.

The report shows a noticeable decrease from 1961 in the ratio of actual to expected for male lives retired on or after the normal retirement date. For the first time the ratio by amounts for this group has dropped below 100 per cent. This decrease was concentrated at ages over 70, and it was not characteristic of the experience of all the contributing companies. It is possible that some of the decrease may be due to incomplete reporting of deaths and that next year's report will show a smaller decrease to have been experienced.

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

Aetna Life Insurance Company
Bankers Life Company
Canada Life Assurance Company

Confederation Life Association
Connecticut General Life Insurance Company
Equitable Life Assurance Society
Great-West Life Assurance Company
John Hancock Mutual Life Insurance Company
Massachusetts Mutual Life Insurance Company
Metropolitan Life Insurance Company
North American Life Assurance Company
Occidental Life Insurance Company
Pacific Mutual Life Insurance Company
Prudential Insurance Company of America
Sun Life Assurance Company of Canada
The Travelers Insurance Company

TABLE 1
INTERCOMPANY GROUP ANNUITY MORTALITY—MATURED LIFE EXPERIENCE FOR 1962
RETIREMENT ON OR AFTER NORMAL RETIREMENT DATE

ATTAINED AGES	NUMBER OF LIVES		AMOUNT OF ANNUAL INCOME		COMPARISON WITH GA-1951 TABLE (WITHOUT PROJECTION)			
	Exposed	Actual Deaths	Exposed	Actual Deaths	By Number of Lives		By Amount of Annual Income	
					Expected Deaths	Ratio† Act./Exp.	Expected Deaths	Ratio† Act./Exp.
MALES								
50 and under.....	32.67		\$ 25,080		0.11	(*) *	\$ 144	(*) *
51-55.....	184.87	2	289,703	\$ 3,210	1.79	(*) *	2,752	(*) *
56-60.....	1,471.19	43	2,019,163	42,150	20.72	(190) 208%	28,658	(108) 147%
61-65.....	23,756.68	648	29,101,018	660,837	557.72	(110) 116	677,543	(97) 98
66-70.....	98,158.20	3,447	100,815,404	3,354,534	3,232.31	(108) 107	3,294,646	(100) 102
71-75.....	64,882.60	3,509	54,301,976	2,702,559	3,330.72	(110) 105	2,761,569	(101) 98
76-80.....	30,242.99	2,404	20,712,906	1,515,562	2,431.06	(107) 99	1,662,085	(106) 91
81-85.....	8,966.99	1,076	5,940,790	728,662	1,100.21	(107) 98	732,131	(108) 100
86-90.....	1,946.98	330	1,423,111	247,902	334.57	(107) 99	245,641	(116) 101
91-95.....	284.00	76	261,228	52,905	65.19	(104) 117	62,093	(72) 85
96 and over.....	31.08	6	25,308	2,381	10.43	(*) *	8,333	(*) *
All ages.....	229,957.35	11,541	\$214,915,687	\$9,310,702	11,084.78	(108) 104%	\$9,475,595	(102) 98%
FEMALES								
50 and under.....	14.76	1	\$ 16,030	\$ 900	0.02	(*) *	\$ 34	(*) *
51-55.....	352.57	2	170,981	830	1.53	(*) *	765	(*) *
56-60.....	2,616.28	18	1,610,032	8,762	18.23	(104) 99%	11,332	(91) 77%
61-65.....	10,474.52	132	6,061,826	78,591	123.91	(103) 107	70,664	(115) 111
66-70.....	21,028.03	358	10,059,753	171,067	385.90	(95) 93	182,720	(91) 94
71-75.....	12,076.94	370	4,892,441	139,987	405.91	(99) 91	163,267	(94) 86
76-80.....	4,693.58	232	1,826,156	96,539	275.57	(86) 84	107,136	(83) 90
81-85.....	1,239.24	107	521,715	47,356	114.08	(110) 94	47,967	(107) 99
86-90.....	344.00	52	166,392	35,664	46.24	(99) 112	22,409	(114) 159
91-95.....	55.00	11	26,580	5,016	10.63	(*) 103	5,225	(*) 96
96 and over.....	9.00	1	3,069	403	2.73	(*) *	897	(*) *
All ages.....	52,903.92	1,284	\$ 25,354,975	\$ 585,115	1,384.75	(97) 93%	\$ 612,416	(96) 96%

* Less than 10 deaths (actual or expected).

† Percentages in parentheses are for the year 1961 as adjusted in 1962.

TABLE 2
 INTERCOMPANY GROUP ANNUITY MORTALITY—MATURED LIFE EXPERIENCE FOR 1962
 RETIREMENT PRIOR TO NORMAL RETIREMENT DATE

ATTAINED AGES	NUMBER OF LIVES		AMOUNT OF ANNUAL INCOME		COMPARISON WITH GA-1951 TABLE (WITHOUT PROJECTION)			
	Exposed	Actual Deaths	Exposed	Actual Deaths	By Number of Lives		By Amount of Annual Income	
					Expected Deaths	Ratio† Act./Exp.	Expected Deaths	Ratio† Act./Exp.
MALES								
50 and under.....	660.15	12	\$ 128,264	\$ 4,124	2.39	(*) *	\$ 597	(*) *
51-55.....	1,650.26	58	1,087,716	31,891	15.93	(317) 364%	10,549	(313) 302%
56-60.....	12,036.78	390	8,704,747	279,356	167.11	(206) 233	121,854	(183) 229
61-65.....	30,785.26	1,050	28,206,112	799,110	635.25	(174) 165	584,565	(143) 137
66-70.....	23,337.94	1,049	19,057,935	816,655	745.08	(143) 141	604,184	(135) 135
71-75.....	9,198.51	600	5,986,438	330,195	469.92	(132) 128	303,655	(128) 109
76-80.....	3,687.67	323	2,115,185	178,437	293.97	(110) 110	169,467	(111) 105
81-85.....	874.00	107	525,357	82,617	107.29	(107) 100	64,805	(142) 127
86 and over.....	242.00	45	206,130	27,817	43.96	(87) 102	39,101	(78) 71
All ages.....	82,472.57	3,634	\$66,017,884	\$2,550,202	2,480.90	(148) 146%	\$1,898,777	(138) 134%
FEMALES								
50 and under.....	154.87	1	\$ 35,284	\$ 218	0.34	(*) *	\$ 91	(*) *
51-55.....	1,074.83	9	395,031	1,989	4.43	(*) *	1,658	(*) *
56-60.....	3,478.03	46	1,280,989	14,100	22.76	(195) 202%	8,400	(161) 168%
61-65.....	6,660.38	118	2,583,879	43,055	74.92	(175) 158	29,025	(172) 148
66-70.....	4,313.01	99	1,633,821	33,489	76.73	(133) 129	28,893	(126) 116
71-75.....	1,724.33	75	586,085	25,115	58.09	(83) 129	19,627	(93) 128
76-80.....	605.00	29	213,328	7,719	35.27	(109) 82	12,423	(85) 62
81-85.....	149.00	10	64,877	6,025	15.57	(99) 74	5,970	(92) 101
86 and over.....	38.00	8	20,759	3,468	5.56	(*) *	2,928	(*) *
All ages.....	18,197.45	395	\$ 6,814,053	\$ 135,178	291.67	(137) 135%	\$ 109,015	(129) 124%

* Less than 10 deaths (actual or expected).

† Percentages in parentheses are for the year 1961 as adjusted in 1962.

TABLE 3

INTERCOMPANY GROUP ANNUITY MORTALITY—MATURED LIFE EXPERIENCE FOR 1962
RETIREMENT UNDER A PLAN HAVING NO STATED NORMAL RETIREMENT DATE

ATTAINED AGES	NUMBER OF LIVES		AMOUNT OF ANNUAL INCOME		COMPARISON WITH GA-1951 TABLE (WITHOUT PROJECTION)			
	Exposed	Actual Deaths	Exposed	Actual Deaths	By Number of Lives		By Amount of Annual Income	
					Expected Deaths	Ratio† Act./Exp.	Expected Deaths	Ratio† Act./Exp.
MALES								
50 and under.....	14.23	.....	\$ 7,398	.....	0.06	(*) *	\$ 38	(*) *
51-55.....	90.35	5	85,250	\$ 3,615	0.90	(*) *	837	(*) *
56-60.....	874.91	29	796,487	26,467	12.28	(*) 236%	11,311	(*) 234%
61-65.....	8,199.24	260	7,779,825	227,604	183.83	(115) 141	174,722	(101) 130
66-70.....	24,422.92	965	19,506,763	730,393	801.71	(125) 120	634,508	(125) 115
71-75.....	14,725.47	835	9,370,990	480,900	749.87	(118) 111	472,303	(117) 102
76-80.....	5,687.48	512	3,095,791	284,346	454.35	(101) 113	245,231	(99) 116
81-85.....	1,625.16	202	815,587	101,535	199.07	(92) 101	99,909	(89) 102
86-90.....	354.14	70	209,407	43,582	60.87	(94) 115	36,433	(83) 120
91 and over.....	40.66	7	25,514	3,577	10.43	(*) *	6,625	(*) *
All ages.....	56,034.56	2,885	\$41,693,012	\$1,902,019	2,473.37	(115) 117%	\$1,681,917	(114) 113%
FEMALES								
50 and under.....	19.52	.....	\$ 12,003	.....	0.01	(*) *	\$ 30	(*) *
51-55.....	69.23	1	50,168	\$ 27	0.27	(*) *	207	(*) *
56-60.....	374.13	5	215,490	2,288	2.52	(*) *	1,453	(*) *
61-65.....	1,964.99	24	1,122,219	10,006	23.38	(81) 103%	13,469	(74) 74%
66-70.....	3,418.40	56	1,849,642	30,032	62.14	(85) 90	33,567	(89) 89
71-75.....	1,417.08	53	698,558	24,601	46.68	(74) 114	23,145	(46) 106
76-80.....	489.06	37	244,231	18,855	28.76	(48) 129	14,290	(44) 132
81-85.....	120.23	9	59,974	5,374	10.93	(*) *	5,520	(*) *
86-90.....	18.50	4	7,381	1,484	2.44	(*) *	1,001	(*) *
91 and over.....	1.00	.....	209	.....	0.36	(*) *	76	(*) *
All ages.....	7,892.14	189	\$ 4,259,875	\$ 92,667	177.49	(78) 106%	\$ 92,758	(69) 100%

* Less than 10 deaths (actual or expected).

† Percentages in parentheses are for the year 1961 as adjusted in 1962.

TABLE 4

INTERCOMPANY GROUP ANNUITY MORTALITY—MATURED LIFE EXPERIENCE TO DECEMBER 31, 1962
RETIREMENT ON OR AFTER NORMAL RETIREMENT DATE

CALENDAR YEARS	NUMBER OF LIVES		AMOUNT OF ANNUAL INCOME		COMPARISON WITH GA-1951 TABLE (WITHOUT PROJECTION)			
					By Number of Lives		By Amount of Annual Income	
	Exposed	Actual Deaths	Exposed	Actual Deaths	Expected Deaths	Ratio Act./Exp.	Expected Deaths	Ratio Act./Exp.
MALES								
1924-40.....	56,530.26	2,927	\$ 59,644,344	\$ 2,966,479	2,296.18	127%	\$ 2,492,709	119%
1941-45.....	115,124.91	5,929	87,528,255	4,808,062	4,789.59	124	3,885,929	124
1946-50.....	258,425.04	12,092	172,936,365	8,326,345	10,611.57	114	7,435,999	112
1951-55.....	519,865.80	24,330	359,315,452	16,276,038	21,823.69	111	15,102,419	108
1956-60.....	873,172.05	41,733	706,962,376	30,691,366	39,006.78	107	29,886,659	103
1961.....	219,470.54	11,159	196,055,569	8,633,449	10,312.88	108	8,486,946	102
1962.....	229,957.35	11,541	214,915,687	9,310,702	11,084.78	104	9,475,595	98
FEMALES								
1924-40.....	9,855.07	275	\$ 5,814,703	\$ 153,541	174.37	158%	\$ 99,243	155%
1941-45.....	17,703.14	492	8,971,002	240,129	340.02	145	175,845	137
1946-50.....	39,299.50	915	17,235,823	427,282	787.96	116	365,290	117
1951-55.....	88,014.60	1,988	36,308,676	863,039	1,890.85	105	803,449	107
1956-60.....	173,223.72	3,930	75,877,373	1,690,726	4,091.99	96	1,734,662	97
1961.....	48,051.77	1,181	22,468,476	507,812	1,220.49	97	531,362	96
1962.....	52,903.92	1,284	25,354,975	585,115	1,384.75	93	612,416	96

TABLE 5
 INTERCOMPANY GROUP ANNUITY MORTALITY—MATURED LIFE EXPERIENCE TO DECEMBER 31, 1962
 RETIREMENT PRIOR TO NORMAL RETIREMENT DATE

CALENDAR YEARS	NUMBER OF LIVES		AMOUNT OF ANNUAL INCOME		COMPARISON WITH GA-1951 TABLE (WITHOUT PROJECTION)			
					By Number of Lives		By Amount of Annual Income	
	Exposed	Actual Deaths	Exposed	Actual Deaths	Expected Deaths	Ratio Act./Exp.	Expected Deaths	Ratio Act./Exp.
MALES								
1924-40.....	16,784.52	740	\$ 14,787,298	\$ 606,943	405.74	182%	\$ 354,257	171%
1941-45.....	26,185.85	1,458	17,948,046	776,460	725.61	201	526,825	147
1946-50.....	65,002.66	3,460	37,448,302	1,794,647	1,766.09	196	1,122,878	160
1951-55.....	133,789.82	6,790	78,430,075	3,663,497	3,802.36	179	2,345,834	156
1956-60.....	250,820.93	12,030	173,698,833	7,220,085	7,465.69	161	5,065,677	143
1961.....	71,358.58	3,167	54,714,536	2,169,822	2,137.53	148	1,577,407	138
1962.....	82,472.57	3,634	66,017,884	2,550,202	2,480.90	146	1,898,777	134
FEMALES								
1924-40.....	1,924.92	44	\$ 813,591	\$ 20,273	17.43	252%	\$ 7,834	259%
1941-45.....	3,852.98	102	1,448,280	38,267	45.23	226	18,969	202
1946-50.....	10,130.65	231	3,383,160	80,824	128.71	179	49,843	162
1951-55.....	23,017.86	527	7,418,548	191,059	320.99	164	117,204	163
1956-60.....	50,678.54	1,151	17,493,098	394,122	770.24	149	278,538	141
1961.....	15,764.39	340	5,726,722	117,521	247.42	137	90,974	129
1962.....	18,197.45	395	6,814,053	135,178	291.67	135	109,015	124

TABLE 6
 INTERCOMPANY GROUP ANNUITY MORTALITY—MATURED LIFE EXPERIENCE TO DECEMBER 31, 1962
 RETIREMENT UNDER A PLAN HAVING NO STATED NORMAL RETIREMENT DATE

CALENDAR YEARS	NUMBER OF LIVES		AMOUNT OF ANNUAL INCOME		COMPARISON WITH GA-1951 TABLE (WITHOUT PROJECTION)				
	Exposed	Actual Deaths	Exposed	Actual Deaths	By Number of Lives		By Amount of Annual Income		
					Expected Deaths	Ratio Act./Exp.	Expected Deaths	Ratio Act./Exp.	
	MALES								
1956-60.....	127,742.47	6,254	\$78,797,782	\$3,579,059	5,526.95	113%	\$3,228,060	111%	
1961.....	46,984.95	2,394	32,787,430	1,526,535	2,074.25	115	1,336,385	114	
1962.....	56,034.56	2,885	41,693,012	1,902,019	2,473.37	117	1,681,917	113	
	FEMALES								
1956-60.....	13,855.97	276	\$ 6,695,058	\$ 130,228	301.60	92%	\$ 142,724	91%	
1961.....	6,316.34	109	3,218,280	47,920	140.16	78	69,891	69	
1962.....	7,892.14	189	4,259,875	92,667	177.49	106	92,758	100	

TABLE 7
 INTERCOMPANY GROUP ANNUITY MORTALITY—MATURED LIFE
 EXPERIENCE TO DECEMBER 31, 1962
 RETIREMENT ON OR AFTER NORMAL RETIREMENT DATE
 COMPARISON WITH Ga-1951 TABLE (WITHOUT PROJECTION)
 MALES

Attained Ages	1946-50	1951-55	1956-60	1957-61	1958-62
Actual Deaths, by Number of Lives					
60 and under...	46	50	95	119	152
61-65.....	1,210	2,135	2,830	2,954	3,026
66-70.....	4,790	9,653	14,373	15,355	16,100
71-75.....	3,162	6,766	12,651	14,151	15,436
76-80.....	1,731	3,549	7,463	8,677	9,830
81-85.....	855	1,568	3,132	3,688	4,248
86-90.....	232	494	954	1,116	1,319
91-95.....	60	104	214	246	284
96 and over....	6	11	21	23	25
Total.....	12,092	24,330	41,733	46,329	50,420
Ratio: Actual/Expected, by Number of Lives					
60 and under...	190%	180%	152%	155%	165%
61-65.....	118	117	112	112	111
66-70.....	113	113	107	107	107
71-75.....	114	110	108	109	108
76-80.....	110	107	106	106	104
81-85.....	119	108	102	104	102
86-90.....	108	111	104	103	104
91-95.....	154	134	123	119	117
96 and over....	*	104	79	73	67
Total.....	114%	111%	107%	108%	107%
Ratio: Actual/Expected, by Amount of Annual Income					
60 and under...	199%	154%	124%	115%	112%
61-65.....	115	115	109	104	102
66-70.....	114	108	101	101	101
71-75.....	112	108	104	104	102
76-80.....	101	104	101	102	98
81-85.....	121	99	102	102	101
86-90.....	90	108	106	107	109
91-95.....	169	157	109	99	89
96 and over....	*	92	63	58	45
Total.....	112%	108%	103%	102%	101%

* Less than 10 deaths (actual or expected).

TABLE 7—Continued

FEMALES

Attained Ages	1946-50	1951-55	1956-60	1957-61	1958-62
Actual Deaths, by Number of Lives					
60 and under...	41	67	76	77	87
61-65.....	163	324	459	492	550
66-70.....	258	645	1,250	1,384	1,536
71-75.....	233	423	1,005	1,216	1,410
76-80.....	128	291	666	759	879
81-85.....	63	173	311	374	439
86-90.....	25	53	127	145	179
91-95.....	4	12	29	37	44
96 and over.....			7	6	7
Total.....	915	1,988	3,930	4,490	5,131
Ratio: Actual/Expected, by Number of Lives					
60 and under...	119%	124%	99%	94%	99%
61-65.....	114	109	97	96	101
66-70.....	109	104	95	94	94
71-75.....	125	96	90	92	92
76-80.....	108	102	102	96	91
81-85.....	135	127	100	101	101
86-90.....	144	116	120	112	112
91-95.....	*	*	103	114	113
96 and over.....	*	*	*	*	*
Total.....	116%	105%	96%	95%	95%
Ratio: Actual/Expected, by Amount of Annual Income					
60 and under...	100%	108%	107%	100%	102%
61-65.....	122	115	102	101	104
66-70.....	108	109	96	94	94
71-75.....	123	93	86	89	89
76-80.....	102	106	107	97	94
81-85.....	150	126	100	96	100
86-90.....	158	108	118	116	128
91-95.....	*	*	107	118	114
96 and over.....	*	*	*	*	*
Total.....	117%	107%	97%	95%	96%

* Less than 10 deaths (actual or expected).

TABLE 8
 INTERCOMPANY GROUP ANNUITY MORTALITY—MATURED LIFE
 EXPERIENCE TO DECEMBER 31, 1962
 RETIREMENT PRIOR TO NORMAL RETIREMENT DATE
 COMPARISON WITH GA-1951 TABLE (WITHOUT PROJECTION)
 MALES

Attained Ages	1946-50	1951-55	1956-60	1957-61	1958-62
Actual Deaths, by Number of Lives					
60 and under...	651	1,135	1,547	1,660	1,854
61-65.....	1,238	2,307	3,848	4,215	4,588
66-70.....	843	1,856	3,211	3,528	3,989
71-75.....	470	886	2,012	2,283	2,515
76-80.....	218	422	905	1,044	1,230
81-85.....	36	160	389	441	484
86-90.....	4	22	103	111	131
91-95.....		2	14	17	19
96 and over.....			1	1	
Total.....	3,460	6,790	12,030	13,300	14,810
Ratio: Actual/Expected, by Number of Lives					
60 and under...	334%	310%	253%	239%	236%
61-65.....	243	229	198	190	182
66-70.....	166	156	151	148	145
71-75.....	138	130	128	129	128
76-80.....	126	111	118	115	114
81-85.....	94	108	114	114	112
86-90.....	*	82	113	103	100
91-95.....	*	*	124	111	95
96 and over.....	*	*	*	*	*
Total.....	196%	179%	161%	157%	153%
Ratio: Actual/Expected, by Amount of Annual Income					
60 and under...	252%	249%	196%	190%	200%
61-65.....	206	206	164	157	148
66-70.....	145	141	136	135	136
71-75.....	131	121	122	122	115
76-80.....	115	102	119	117	114
81-85.....	78	94	105	112	116
86-90.....	*	150	93	88	87
91-95.....	*	*	106	62	45
96 and over.....	*	*	*	*	*
Total.....	160%	156%	143%	140%	137%

* Less than 10 deaths (actual or expected).

TABLE 8—Continued

FEMALES

Attained Ages	1946-50	1951-55	1956-60	1957-61	1958-62
Actual Deaths, by Number of Lives					
60 and under...	64	117	194	223	239
61-65.....	59	155	327	397	464
66-70.....	54	126	291	338	392
71-75.....	34	71	186	203	255
76-80.....	16	40	99	114	128
81-85.....	3	13	47	52	56
86-90.....	1	4	6	8	13
91-95.....		1	1	2	5
96 and over.....					
Total.....	231	527	1,151	1,337	1,552
Ratio: Actual/Expected, by Number of Lives					
60 and under...	260%	255%	221%	224%	212%
61-65.....	173	186	166	167	165
66-70.....	175	147	144	144	141
71-75.....	140	120	119	109	117
76-80.....	*	119	116	111	103
81-85.....	*	125	140	126	112
86-90.....	*	*	*	*	120
91-95.....	*	*	*	*	*
96 and over.....	*	*	*	*	*
Total.....	179%	164%	149%	147%	144%
Ratio: Actual/Expected, by Amount of Annual Income					
60 and under...	259%	255%	229%	216%	198%
61-65.....	166	216	148	154	156
66-70.....	184	151	147	142	134
71-75.....	114	102	106	100	113
76-80.....	*	106	111	102	92
81-85.....	*	136	139	114	115
86-90.....	*	*	*	*	79
91-95.....	*	*	*	*	*
96 and over.....	*	*	*	*	*
Total.....	162%	163%	141%	137%	136%

* Less than 10 deaths (actual or expected).

TABLE 9
 INTERCOMPANY GROUP ANNUITY MORTALITY—MATURED LIFE
 EXPERIENCE TO DECEMBER 31, 1962
 RETIREMENT UNDER A PLAN HAVING NO STATED NORMAL RETIREMENT DATE
 COMPARISON WITH G α -1951 TABLE (WITHOUT PROJECTION)

ATTAINED AGES	1956-60		1957-61		1958-62	
	Males	Females	Males	Females	Males	Females
Actual Deaths, by Number of Lives						
60 and under . . .	61	11	82	10	108	15
61-65	539	50	658	62	830	79
66-70	2,427	119	3,072	153	3,686	198
71-75	1,809	54	2,400	79	3,018	125
76-80	948	22	1,243	30	1,636	65
81-85	343	15	464	25	615	31
86-90	107	5	142	6	201	10
91-95	15	.....	26	.....	31	.....
96 and over	5	.....	5	.....	6	.....
Total	6,254	276	8,092	365	10,131	523
Ratio: Actual/Expected, by Number of Lives						
60 and under . . .	306%	*	283%	*	270%	*
61-65	149	120%	141	108%	137	104%
66-70	119	106	122	99	121	97
71-75	108	65	112	70	112	83
76-80	102	51	103	48	106	73
81-85	93	107	94	117	95	101
86-90	98	*	96	*	102	*
91-95	84	*	110	*	106	*
96 and over	*	*	*	*	*	*
Total	113%	92%	115%	87%	115%	92%
Ratio: Actual/Expected, by Amount of Annual Income						
60 and under . . .	170%	*	193%	*	211%	*
61-65	130	92%	122	86%	119	82%
66-70	110	109	115	103	114	98
71-75	111	64	114	61	111	74
76-80	104	59	104	52	107	79
81-85	105	136	104	122	104	105
86-90	105	*	100	*	109	*
91-95	53	*	83	*	81	*
96 and over	*	*	*	*	*	*
Total	111%	91%	113%	84%	112%	88%

* Less than 10 deaths (actual or expected).

