

# TRANSACTIONS

1963 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 1961  
AND 1962 ANNIVERSARIES

**T**HIS report covers the intercompany experience under standard Ordinary insurance issues between 1961 and 1962 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 sixteenth and subsequent policy years.

In addition, for those companies which subdivided their contributions by sex, the experience in the above categories in the five-year period between 1957 and 1962 anniversaries was analyzed by sex.

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

The names of the eighteen 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 policy years is based on an exposure of \$90,495,737,000 (an increase of 4.6 per cent over last year) and actual claims of \$278,775,000.

Expected deaths and mortality ratios were calculated on the 1955-60 Male and Female Combined Select Basic Table (*TSA, 1962 Reports, 44*) and on the 1946-49 Select Basic Table (*TSA, II, 506*). The results by age groups at issue are shown in Table 1 for the first fifteen policy years combined. The experience by year of issue is presented in Table 2. The detailed

TABLE 1  
STANDARD MEDICALLY EXAMINED ISSUES OF 1947 TO 1961  
EXPERIENCE BETWEEN 1961 AND 1962 ANNIVERSARIES  
BY AGE AT ISSUE  
POLICY YEARS 1 TO 15 COMBINED  
Expected Deaths on 1946-49 Select Basic Table and 1955-60  
Male and Female Combined Select Basic Table  
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS	1946-49 SELECT BASIC TABLE		1955-60 MALE AND FEMALE COMBINED SELECT BASIC TABLE	
			Expected Deaths	Mortality Ratio	Expected Deaths	Mortality Ratio
10-14.....	\$ 905,650	\$ 826	\$ 772	107.0%	\$ 681	121.3%
15-19.....	2,128,870	1,917	2,214	86.6	1,918	99.9
20-24.....	6,784,477	5,437	6,894	78.9	5,724	95.0
25-29.....	13,415,398	14,122	17,312	81.6	13,853	101.9
30-34.....	18,945,173	28,610	34,204	83.6	28,472	100.5
35-39.....	18,740,499	46,618	54,438	85.6	46,487	100.3
40-44.....	14,225,633	55,847	64,929	86.0	56,972	98.0
45-49.....	8,464,914	49,113	60,860	80.7	51,830	94.8
50-54.....	4,296,158	39,055	44,257	88.2	38,935	100.3
55-59.....	1,838,396	25,360	27,142	93.4	23,723	106.9
60-64.....	587,953	8,509	12,558	67.8	10,610	80.2
65-69.....	147,463	3,024	.....	.....	3,378	89.5
70 and over	15,153	337	.....	.....	480	70.2
65 and over	162,616	3,361	4,563	73.7	.....	.....
All ages..	\$90,495,737	\$278,775	\$330,143	84.4%	\$283,063	98.5%

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 1961 to 1962 anniversaries was 98.5 per cent on the 1955-60 Table and 84.4 per cent on the 1946-49 Table. The latter ratio is 0.8 percentage points lower than that for the period from 1960 to 1961 anniversaries and is the second lowest ratio experienced on the 1946-49 Table; the lowest ratio, 83.6 per cent, was reported for the period from 1959 to 1960 anniversaries.

The relatively high mortality ratios in issue age groups 10-14 and 55-59 are due to large individual claims. Issue age group 60-64 has shown relatively low mortality for four successive years.

The analysis by year of issue, as presented in Table 2, shows that the mortality ratio in policy year 1 is the highest (89.6 per cent) of all policy

TABLE 2  
STANDARD MEDICALLY EXAMINED ISSUES OF 1947 TO 1961  
EXPERIENCE BETWEEN 1961 AND 1962 ANNIVERSARIES  
BY YEAR OF ISSUE  
ALL AGES COMBINED  
Expected Deaths on 1946-49 Select Basic Table and  
1955-60 Male and Female Combined Select Basic Table  
(Amounts Shown in \$1,000 Units)

YEAR OF ISSUE	POLICY YEAR	EXPOSED TO RISK	ACTUAL DEATHS	1946-49 SELECT BASIC TABLE		1955-60 MALE AND FEMALE COMBINED SELECT BASIC TABLE	
				Expected Deaths	Mortality Ratio	Expected Deaths	Mortality Ratio
1947.....	15	\$ 3,047,148	\$ 22,656	\$ 27,547	82.2%	\$ 22,676	99.9%
1948.....	14	2,668,596	17,594	21,074	83.5	18,141	97.0
1949.....	13	2,822,917	16,299	19,533	83.4	16,946	96.2
1950.....	12	3,355,641	16,903	20,657	81.8	17,676	95.6
1951.....	11	3,090,820	17,188	19,413	88.5	16,461	104.4
1952.....	10	3,538,175	16,552	19,775	83.7	17,075	96.9
1953.....	9	4,181,611	18,821	21,045	89.4	18,087	104.1
1954.....	8	5,071,733	19,732	22,783	86.6	19,522	101.1
1955.....	7	6,541,408	21,074	25,567	82.4	22,654	93.0
1956.....	6	7,269,915	19,664	25,779	76.3	21,091	93.2
1957.....	5	8,835,720	21,795	26,379	82.6	21,015	103.7
1958.....	4	9,568,536	22,579	25,284	89.3	21,656	104.3
1959.....	3	10,273,956	20,497	23,912	85.7	20,850	98.3
1960.....	2	9,557,059	15,088	17,634	85.6	15,920	94.8
1961.....	1	10,672,502	12,333	13,761	89.6	13,293	92.8
All years of issue.....		\$90,495,737	\$278,775	\$330,143	84.4%	\$283,063	98.5%

years when calculated on the 1946-49 Table, but is the lowest (92.8 per cent) when calculated on the 1955-60 Table. The reason for this is that the latter table, which closely reflects the experience from 1955 to 1960 anniversaries, shows much less improvement over the 1946-49 Table in policy year 1 than in the later years.

The following table gives an indication of the variation in the aggreg-

gate mortality ratios of the contributing companies from the average of 84.4 per cent calculated on the 1946-49 Select Basic Table.\*

	Number of Companies	Proportion of Actual Deaths
<i>Percentage points below average:</i>		
11-23 .....	4	10.8%
6-10 .....	4	13.8
1-5 .....	2	11.8
<i>Percentage points above average:</i>		
0-5 .....	4	26.4
6-10 .....	2	27.8
11-16 .....	2	9.4

### *Nonmedical Issues*

The current experience during the first fifteen policy years of insurance is based on an exposure of \$39,264,153,000 (an increase of 10.2 per cent over last year) and actual claims of \$45,043,000. Expected deaths were calculated on the 1955-60 Male and Female Combined Select Basic Table and on the 1946-49 Select Basic Table, which were based on experience under medical issues except that nonmedical issues were included in the 1955-60 Table for issue ages under 25.

Nonmedical business now comprises 30.3 per cent of the total experience on recent Ordinary issues as measured by the exposures, 1.1 percentage points more than last year. The proportion of nonmedical issues for 1961 was 40.3 per cent, compared with 39.4 per cent in 1960.

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 for the period from 1961 to 1962 anniversaries was 105.8 per cent on the 1955-60 Table and 89.3 per cent on the 1946-49 Table. The latter ratio is 1.3 percentage points higher than that for the period from 1960 to 1961 anniversaries. The high mortality ratio at ages 50 and over cannot be ascribed to any one company since five of the ten companies experiencing deaths in this group had mortality ratios exceeding the average of 109.6 per cent.

The mortality ratios 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

\* Since the 1955-60 Table had not yet been published when the instructions for the current study were sent out, companies were asked to calculate expected deaths on the 1946-49 Table only. The Committee later calculated expected deaths on the 1955-60 Table for all companies combined, but not for individual companies.

and over are younger than the average ages of the exposures for these age groups in the medical experience entering into the Basic Tables. 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.

TABLE 3  
STANDARD NONMEDICAL ISSUES OF 1947 TO 1961  
EXPERIENCE BETWEEN 1961 AND 1962 ANNIVERSARIES  
BY AGE AT ISSUE  
POLICY YEARS 1 TO 15 COMBINED  
Expected Deaths on 1946-49 Select Basic Table and  
1955-60 Male and Female Combined Select Basic Table  
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS	1946-49 SELECT BASIC TABLE		1955-60 MALE AND FEMALE COMBINED SELECT BASIC TABLE	
			Expected Deaths*	Mortality Ratio*	Expected Deaths*	Mortality Ratio*
10-14.....	\$ 1,667,608	\$ 1,011	\$ 1,236	81.8%	\$ 1,103	91.7%
15-19.....	6,709,898	6,281	6,324	99.3	5,770	108.9
20-24.....	10,841,023	8,660	9,875	87.7	8,455	102.4
25-29.....	9,983,312	8,838	11,036	80.1	8,758	100.9
30-34.....	6,365,626	9,169	9,978	91.9	8,236	111.3
35-39.....	3,008,650	7,511	8,124	92.5	6,903	108.8
40-44.....	616,208	2,840	3,095	91.8	2,702	105.1
45-49.....	59,684	550	598	92.0	495	111.1
50 and over....	12,144	183	167	109.6	147	124.5
All ages.....	\$39,264,153	\$45,043	\$50,433	89.3%	\$42,569	105.8%

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

An indication of the extent to which Table 3 understates the true mortality on nonmedical business is given in the first table on page 6, which shows mortality ratios adjusted for the distribution of exposures by age within each five-year age group at issue. Only the nonmedical age limits of the contributing companies were considered in making this adjustment; the reductions in amount limits mentioned above were not considered.

The unadjusted mortality ratios understate the true mortality on nonmedical business to a significant degree at ages 40-44. Except for one company, whose limit for nonmedical issues was age 50 in the years 1951-

MORTALITY RATIOS ON  
NONMEDICAL ISSUES OF 1947 TO 1961  
EXPERIENCE BETWEEN 1961 AND 1962 ANNIVERSARIES  
BY AGE AT ISSUE  
POLICY YEARS 1-15 COMBINED  
Expected Deaths on 1955-60 Male and Female  
Combined Select Basic Table

AGES AT ISSUE	MORTALITY RATIOS	
	Unadjusted	Adjusted
35-39.....	108.8%	109.3%
40-44.....	105.1	116.1
45-49.....	111.1	115.1
50 and over.....	124.5	129.8
Ages 35 and over.....	108.2%	111.5%

TABLE 4  
STANDARD NONMEDICAL ISSUES OF 1947 TO 1961  
EXPERIENCE BETWEEN 1961 AND 1962 ANNIVERSARIES  
BY YEAR OF ISSUE  
ALL AGES COMBINED  
Expected Deaths on 1946-49 Select Basic Table and  
1955-60 Male and Female Combined Select Basic Table  
(Amounts Shown in \$1,000 Units)

YEAR OF ISSUE	POLICY YEAR	EXPOSED TO RISK	ACTUAL DEATHS	1946-49 SELECT BASIC TABLE		1955-60 MALE AND FEMALE COMBINED SELECT BASIC TABLE	
				Expected Deaths*	Mortality Ratio*	Expected Deaths*	Mortality Ratio*
1947.....	15	\$ 657,678	\$ 1,942	\$ 2,335	83.2%	\$ 1,878	103.4%
1948.....	14	563,843	1,504	1,704	88.3	1,439	104.5
1949.....	13	609,053	1,491	1,644	90.7	1,419	105.1
1950.....	12	752,875	1,631	1,820	89.6	1,570	103.9
1951.....	11	1,133,560	2,238	2,676	83.6	2,297	97.4
1952.....	10	1,288,443	2,352	2,685	87.6	2,324	101.2
1953.....	9	1,515,297	2,456	2,800	87.7	2,383	103.1
1954.....	8	1,537,210	2,263	2,524	89.7	2,072	109.2
1955.....	7	1,746,338	2,195	2,520	87.1	2,091	105.0
1956.....	6	2,599,256	3,252	3,751	86.7	2,966	109.6
1957.....	5	4,474,626	4,804	5,852	82.1	4,590	104.7
1958.....	4	4,645,063	4,791	5,290	90.6	4,376	109.5
1959.....	3	4,981,896	4,693	5,115	91.7	4,348	107.9
1960.....	2	5,550,268	4,331	4,780	90.6	4,137	104.7
1961.....	1	7,208,747	5,100	4,937	103.3	4,679	109.0
All years of issue	.....	\$39,264,153	\$45,043	\$50,433	89.3%	\$42,569	105.8%

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

53, 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 1961 to 1962 anniversaries are presented in Table 4 on an unadjusted basis. The mortality ratio on the 1946-49 Table for the first policy year is markedly higher than those for the later durations; this has been a consistent feature of the nonmedical data.

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 89.3 per cent calculated on the 1946-49 Select Basic Table:

	Number of Companies	Proportion of Actual Deaths
<i>Percentage points below average:</i>		
21-33 .....	2	1.3%
11-20 .....	3	4.5
6-10 .....	5	8.2
1-5 .....	1	7.3
<i>Percentage points above average:</i>		
0-5 .....	4	75.8
6-10 .....	0	0.0
11-21 .....	2	2.9

#### *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 1957 to 1962 anniversaries. The nonmedical mortality ratios shown in this table have been adjusted so as to reflect the approximate distribution of nonmedical exposures by age 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 8 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 (11.3 per cent for 1961 issues) than of medical issues (7.1 per cent for 1961 issues) by amounts of insurance. In former years the proportion of females was much higher for nonmedical issues; in 1955, for example, it was 21.2 per cent. Because females constitute a higher proportion of the nonmedical than of the medical experience, Table 5 understates the excess of nonmedical mortality over medical mortality. A more accurate

TABLE 5  
COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE  
BETWEEN 1957 AND 1962 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 1955-60 Male and Female Combined 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.....	73	59	154	73	92	105	108	103	109	88
15-19.....	88	107	100	118	107	95	99	92	99	106
20-24.....	86	110	94	99	101	102	100	98	95	103
25-29.....	98	108	99	100	98	109	99	95	99	103
30-34.....	105	116	106	115	100	111	98	100	101	110
35-39.....	100	111*	103	119*	100	108*	101	99*	101	109*
40-44.....	99	127*	100	130*	98	121*	101	115*	100	121*
45-49.....	100	135*	100	112*	97	133*	97	132*	98	130*
50 and over	97	132*	102	126*	99	109*	97	140*	99	122*
All ages	99	109*	102	109*	99	108*	99	101*	99	107*
Ratios of Nonmedical to Medical Mortality Ratios										
10-14.....	81%		47%		114%		95%		81%	
15-19.....	122		118		89		93		107	
20-24.....	128		105		101		98		108	
25-29.....	110		101		111		96		104	
30-34.....	110		108		111		102		109	
35-39.....	111		116		108		98		108	
40-44.....	128		130		123		114		121	
45-49.....	135		112		137		136		133	
50 and over	136		124		110		144		123	

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



picture is given in Table 9 in a later section of this report, which analyzes the experience by sex.

EXPERIENCE UNDER STANDARD ISSUES DURING THE  
SIXTEENTH AND SUBSEQUENT POLICY YEARS

The current experience during the sixteenth and subsequent policy years is based on an exposure of \$40,049,868,000 (an increase of 11.0 per cent over last year) and actual claims of \$711,226,000. Mortality ratios based on (i) the 1955-60 Male and Female Combined Ultimate Basic Table, (ii) the 1946-49 Ultimate Basic Table, (iii) the Commissioners 1941 Standard Ordinary Mortality Table, and (iv) the Commissioners 1958 Standard Ordinary Mortality Table are presented in Table 6 by attained age groups. This year's report adds the experience for age groups 15-19 and 20-24. Since the exposure at these ages is small, this addition

TABLE 6  
STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS  
EXPERIENCE BETWEEN 1961 AND 1962 ANNIVERSARIES  
BY ATTAINED AGE  
ALL POLICY YEARS COMBINED  
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK	ACTUAL DEATHS	1955-60 MALE AND FEMALE COMBINED ULTIMATE BASIC TABLE		1946-49 ULTIMATE BASIC TABLE		MORTALITY RATIO ON 1941 CSO TABLE	MORTALITY RATIO ON 1958 CSO TABLE
			Expected Deaths	Mortality Ratio	Expected Deaths	Mortality Ratio		
15-19...	\$ 705,939	\$ 488	\$ 521	93.7%	\$ 584	83.6%	30.7%	43.0%
20-24...	362,520	429	340	126.2	389	110.3	46.0	63.7
25-29...	416,834	375	431	87.0	498	75.3	28.6	44.9
30-34...	978,519	1,039	1,113	93.4	1,456	71.4	26.6	46.6
35-39...	2,099,813	3,235	3,347	96.7	4,261	75.9	29.3	53.3
40-44...	3,589,468	9,680	9,731	99.5	11,864	81.6	37.7	63.3
45-49...	5,269,734	24,615	25,565	96.3	29,957	82.2	46.5	72.1
50-54...	6,332,101	50,723	51,507	98.5	59,903	84.7	55.4	79.4
55-59...	6,471,889	81,205	84,190	96.5	101,917	79.7	59.5	80.3
60-64...	5,295,037	105,658	110,823	95.3	132,969	79.5	63.9	82.0
65-69...	3,876,822	118,169	126,347	93.5	144,410	81.8	65.7	80.4
70-74...	2,527,865	121,293	123,797	98.0	138,516	87.6	69.6	82.9
75-79...	1,372,676	99,407	100,248	99.2	111,235	89.4	71.0	85.9
80-84...	557,571	61,718	61,366	100.6	68,069	90.7	73.7	88.2
85-89...	161,729	26,200	27,453	95.4	28,938	90.5	74.9	91.0
90-95...	31,351	6,992	7,960	87.8	7,638	91.5	71.0	86.0
All ages	\$40,049,868	\$711,226	\$734,739	96.8%	\$842,604	84.4%	63.9%	81.7%

has a negligible effect on the comparability of this year's aggregate mortality ratios with those of previous years. The aggregate mortality ratio on the 1946-49 Ultimate Basic Table for the period from 1961 to 1962 anniversaries (84.4 per cent) is .3 percentage points lower than the ratio for the period from 1960 to 1961 anniversaries.

The following table gives an indication of the variation in the aggregate mortality ratios of the contributing companies from the average of 84.4 per cent calculated on the 1946-49 Ultimate Basic Table:

	Number of Companies	Proportion of Actual Deaths
<i>Percentage points below average:</i>		
11-12 .....	1	1.4%
6-10 .....	4	7.6
1- 5 .....	5	19.1
<i>Percentage points above average:</i>		
0- 5 .....	8	71.9

EXPERIENCE BY SEX DURING THE FIRST FIFTEEN  
YEARS OF INSURANCE

Sixteen of the eighteen companies which contributed their experience on medical issues, and fifteen of the seventeen 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 1961 to 1962 anniversaries the sex-distinct data comprise 91.6 per cent of the medical exposures and 96.1 per cent of the nonmedical exposures.

For the period from 1957 to 1962 anniversaries, the sex-distinct data comprise 85.6 per cent of the medical exposures and 89.1 per cent of the nonmedical exposures. The detailed experience for the period from 1961 to 1962 anniversaries by age group at issue for each year of issue is presented in Table D of the Appendix for medical issues and in Table E for nonmedical issues. Expected deaths were calculated on the 1955-60 Male Select and the 1955-60 Female Select Basic Tables.

The mortality ratios by age group at issue and sex for the first fifteen policy years combined, covering the experience from 1957 to 1962 anniversaries, are presented in Table 7 for standard medically examined issues and in Table 8 for standard nonmedical issues. For the purpose of comparing male and female mortality in the right-hand column of these tables, mortality ratios for females were calculated on the male table. The ratios of female to male mortality are under 40 per cent for ages below

TABLE 7

COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE\*  
 STANDARD MEDICALLY EXAMINED ISSUES  
 OBSERVED BETWEEN 1957 AND 1962 ANNIVERSARIES  
 BY AGE AT ISSUE—POLICY YEARS 1 TO 15 COMBINED  
 Expected Deaths on 1955-60 Male Select Basic Table  
 and 1955-60 Female 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.....	\$ 3,145,466	\$ 719,734	\$ 2,913	\$ 171	106.4%	78.4%	24.9%
15-19.....	7,315,966	944,602	6,869	361	92.8	96.5	39.5
20-24.....	24,480,138	1,672,908	19,239	1,021	91.4	102.5	69.5
25-29.....	49,947,872	2,030,993	46,312	1,634	97.1	116.9	73.3
30-34.....	69,185,205	2,825,518	96,403	3,450	100.3	107.6	76.6
35-39.....	66,681,260	3,457,421	155,117	5,858	100.0	110.1	67.4
40-44.....	49,608,544	3,952,044	191,938	9,952	99.5	109.0	64.2
45-49.....	28,879,017	2,945,035	171,071	9,865	98.0	102.0	57.2
50-54.....	14,351,671	1,730,558	133,454	7,161	101.1	96.1	46.0
55-59.....	6,007,114	812,572	79,320	5,289	102.8	103.8	51.0
60-64.....	1,835,127	299,129	31,159	2,634	95.5	94.5	54.2
65-69.....	417,746	80,639	9,267	874	95.9	82.9	53.1
70 and over	33,361	7,124	905	88	82.8	81.5	52.7
All ages...	\$321,888,487	\$21,478,277	\$943,967	\$48,358	99.4%	103.3%	57.6%

\* Based on data from 16 companies.

† Female mortality ratios calculated on 1955-60 Male Select Basic Table.

TABLE 8

COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE\*  
 STANDARD NONMEDICAL ISSUES  
 OBSERVED BETWEEN 1957 AND 1962 ANNIVERSARIES  
 BY AGE AT ISSUE—POLICY YEARS 1 TO 15 COMBINED  
 Expected Deaths on 1955-60 Male Select Basic Table  
 and 1955-60 Female 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.....	\$ 4,603,694	\$ 1,338,731	\$ 2,988	\$ 354	86.0%	102.0%	39.1%
15-19.....	18,933,583	3,510,028	19,196	1,230	105.4	98.8	33.3
20-24.....	33,830,383	4,880,313	28,402	2,710	102.3	102.3	60.3
25-29.....	33,256,463	3,080,319	29,539	2,350	103.6	124.7	74.0
30-34.....	21,379,395	2,528,400	28,961	2,850	111.8	111.5	72.6
35-39.....	9,514,661	1,908,591	22,929	3,249	112.6	118.7	65.9
40-44.....	1,910,692	442,150	9,021	1,107	113.4	107.1	55.7
45-49.....	208,170	41,457	1,831	199	119.1	133.6	61.0
50 and over	42,213	7,768	601	42	125.2	140.0	39.9
All ages...	\$123,679,254	\$17,737,757	\$143,468	\$14,091	106.9%	111.5%	59.9%

\* Based on data from 15 companies.

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

‡ Female mortality ratios calculated on the 1955-60 Male Select Basic Table.

20, in the range of 60–70 per cent for ages 20–24, about 75 per cent for ages 25–34, about 65 per cent for ages 35–44, and generally in the range of 50–60 per cent for ages 45 and over.

TABLE 9  
COMPARISON BY SEX OF MEDICAL AND NONMEDICAL EXPERIENCE\*  
BETWEEN 1957 AND 1962 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	
	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 %
Male Experience Mortality Ratios on 1955-60 Male Select Basic Table										
10-14.....	72	58	144	72	94	107	104	107	106	86
15-19.....	84	107	90	114	101	93	95	94	93	105
20-24.....	82	107	90	98	99	101	99	99	91	102
25-29.....	100	108	96	99	98	111	96	95	97	104
30-34.....	100	116	107	115	99	113	96	101	100	112
35-39.....	100	110†	101	123†	98	113†	101	103†	100	113†
40-44.....	99	127†	98	140†	99	127†	101	115†	99	125†
45-49.....	98	131†	100	113†	98	137†	96	105†	98	123†
50 and over	100	183†	104	144†	101	118†	97	126†	101	131†
All ages	98	108†	101	108†	99	110†	98	102†	99	108†
Female Experience Mortality Ratios on 1955-60 Female Select Basic Table										
10-14.....	57	67	49	88	47	125	120	100	78	102
15-19.....	71	93	128	100	64	99	111	102	97	99
20-24.....	85	114	78	89	115	105	111	103	103	102
25-29.....	116	150	122	116	107	122	122	119	117	125
30-34.....	89	99	79	117	122	119	118	105	108	111
35-39.....	94	146†	122	123†	108	105†	110	119†	110	119†
40-44.....	112	148†	110	112†	103	108†	114	132†	109	119†
45-49.....	161	180†	99	169†	96	114†	87	152†	102	135†
50 and over	90	—	99	155†	97	117†	99	200†	97	140†
All ages	109	121†	102	110†	101	111†	104	112†	103	113†

\* Based on data from 16 companies for medical issues and 15 companies for nonmedical issues.

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

TABLE 9—Continued

AGE GROUP AT ISSUE	POLICY YEARS				
	1-2	3-5	6-10	11-15	1-15
Male Experience Ratios of Nonmedical to Medical Mortality Ratios					
10-14.....	81%	50%	114%	103%	81%
15-19.....	127	127	92	99	113
20-24.....	130	109	102	100	112
25-29.....	108	103	113	99	107
30-34.....	116	107	114	105	112
35-39.....	110†	122†	115†	102†	113†
40-44.....	128†	143†	128†	114†	126†
45-49.....	134†	113†	140†	109†	126†
50 and over	183†	138†	117†	130†	130†
Female Experience Ratios of Nonmedical to Medical Mortality Ratios					
10-14.....	118%	180%	266%	83%	131%
15-19.....	131	78	155	92	102
20-24.....	134	114	91	93	99
25-29.....	129	95	114	98	107
30-34.....	111	148	98	89	103
35-39.....	155†	101†	97†	108†	108†
40-44.....	132†	102†	105†	116†	109†
45-49.....	112†	171†	119†	175†	132†
50 and over	—	157†	121†	202†	144†

Table 9 presents side by side the experience for the five-year period from 1957 to 1962 anniversaries on medical and nonmedical issues, separately for each sex. The nonmedical mortality ratios shown in this table have been adjusted approximately to reflect the distribution of non-medical exposures by age for issue age groups 35-39 and over. For both sexes nonmedical mortality is generally higher than medical mortality.

EXPERIENCE BY SEX DURING THE SIXTEENTH AND  
SUBSEQUENT POLICY YEARS

Nine of the eighteen contributing companies submitted data separately for males and females. The experience for the period between 1957 and 1962 anniversaries is shown in Table 10. The high female mortality ratio at ages 85-89 is partly due to four large claims for a total of \$450,000.

TABLE 10  
 COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE\*  
 STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS  
 EXPERIENCE BETWEEN 1957 AND 1962 ANNIVERSARIES  
 BY ATTAINED AGE  
 ALL POLICY YEARS COMBINED  
 Expected Deaths on 1955-60 Male Ultimate Basic Table  
 and 1955-60 Female 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	
15-19.....	\$ 699,864	\$ 560,893	\$ 653	\$ 207	93.8%	100.5%	39.9%
20-24.....	311,453	202,786	410	87	92.3	91.6	32.7
25-29.....	542,712	219,092	582	134	91.1	90.5	56.5
30-34.....	1,288,153	486,478	1,603	413	97.7	86.4	68.3
35-39.....	2,606,201	1,152,060	4,388	1,338	100.8	90.9	69.7
40-44.....	5,144,230	1,342,002	14,658	2,311	101.8	97.8	62.1
45-49.....	7,785,296	1,329,877	39,639	3,998	98.2	103.8	59.9
50-54.....	9,511,176	1,249,720	79,435	5,475	98.7	97.5	52.9
55-59.....	9,364,177	988,533	124,135	6,351	99.4	96.1	48.7
60-64.....	7,789,112	724,564	165,186	7,724	98.5	106.5	50.4
65-69.....	5,513,802	489,977	178,337	8,249	98.3	100.0	52.2
70-74.....	3,504,428	296,144	172,760	9,436	99.7	98.2	64.7
75-79.....	1,816,275	151,601	132,568	7,413	99.0	99.4	66.9
80-84.....	725,332	67,766	79,436	5,838	98.7	110.8	77.9
85-89.....	198,204	20,051	32,448	3,181	94.9	123.1	97.4
90-95.....	41,583	3,730	9,404	676	88.4	80.6	78.7
All ages...	\$56,841,998	\$9,285,274	\$1,035,642	\$62,831	98.7%	101.2%	59.4%

\* Based on data from 9 companies.

† Female mortality ratios calculated on 1955-60 Male Ultimate Basic Table.

# APPENDIX

## TABLE A

CONTRIBUTING COMPANIES  
PROPORTION OF TOTAL EXPOSURES CONTRIBUTED BY EACH

COMPANY	FIRST FIFTEEN POLICY YEARS		SIX-TEENTH AND SUBSEQUENT POLICY YEARS	FIRST FIFTEEN POLICY YEARS BY SEX				SIXTEENTH AND SUBSEQUENT POLICY YEARS BY SEX	
	Medical Issues	Non-medical Issues		Medical Issues		Nonmedical Issues		Male	Female
				Male	Female	Male	Female		
Prudential.....	20.2%	36.6%	16.0%	20.9%	1.3%	32.8%	5.1%	28.6%	6.1%
Metropolitan.....	16.5	24.7	24.0	13.2	.7	20.2	2.8		
New York Life.....	10.8	9.5	11.3	10.8	1.0	8.2	1.8	14.5	3.2
Equitable, N.Y.....	8.5	5.7	8.0	8.8	.5	5.1	.8		
Northwestern Mutual.....	7.1		7.0	7.1	.7			14.2	1.0
Massachusetts Mutual.....	4.7	2.1	3.2	4.8	.3	1.9	.3		
John Hancock.....	4.3	5.7	4.8	4.3	.3	4.5	1.4	8.1	2.3
New England Life.....	3.8	1.5	1.9	3.8	.3	1.4	.3		
Mutual Benefit.....	3.4	1.0	2.5						
Travelers.....	3.3	1.6	3.5	3.4	.2	1.5	.2	7.2	.5
Mutual Life, N.Y.....	3.0	2.9	5.1	3.0	.2	2.5	.6		
Connecticut Mutual.....	2.9	1.7	1.8	2.9	.2	1.6	.2		
Penn Mutual.....	2.7	1.7	2.9	2.8	.2	1.5	.3		
Aetna.....	2.4	1.0	2.1	2.4	.2	.8	.2	3.9	.6
Lincoln National.....	2.0	1.4	1.9	2.1	.1	1.3	.2	3.5	.6
Connecticut General.....	1.9	.2	.7	1.9	.2	.2	.1	1.5	.2
Sun Life, Canada.....	1.3	2.1	1.8	1.3	.1	1.8	.4	3.6	.4
Provident Mutual.....	1.2	.6	1.5						
<b>Total.....</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>93.5%</b>	<b>6.5%</b>	<b>85.3%</b>	<b>14.7%</b>	<b>85.1%</b>	<b>14.9%</b>

TABLE B  
 STANDARD MEDICALLY EXAMINED ISSUES OF 1947 TO 1961  
 EXPERIENCE BETWEEN 1961 AND 1962 ANNIVERSARIES  
 BY YEAR OF ISSUE AND AGE AT ISSUE  
 Expected Deaths on 1955-60 Male and Female Combined 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
1947 . . . . . (15)	10-14	\$ 62,131	\$ 90	\$ 62	145%
	15-19	127,904	107	129	83
	20-24	277,826	500	378	132
	25-29	465,357	993	1,089	91
	30-34	625,840	2,381	2,616	91
	35-39	612,808	4,323	4,351	99
	40-44	464,880	5,374	4,909	109
	45-49	250,444	4,015	4,330	93
	50-54	110,694	2,533	2,761	92
	55-59	39,165	1,651	1,496	110
	60-64	8,672	377	447	84
	65-69	1,375	303	100	303
70 and over	52	9	8	113	
	All ages	\$ 3,047,148	\$22,656	\$22,676	100%
1948 . . . . . (14)	10-14	\$ 45,425	\$ 37	\$ 44	84%
	15-19	99,749	99	99	100
	20-24	246,847	361	311	116
	25-29	431,480	1,162	915	127
	30-34	550,944	1,801	2,061	87
	35-39	514,686	3,101	3,181	97
	40-44	402,854	3,633	3,924	93
	45-49	225,668	3,331	3,448	97
	50-54	102,969	2,172	2,309	94
	55-59	36,091	1,271	1,246	102
	60-64	10,284	514	493	104
	65-69	1,556	106	104	102
70 and over	43	6	6	100	
	All ages	\$ 2,668,596	\$17,594	\$18,141	97%
1949 . . . . . (13)	10-14	\$ 43,609	\$ 25	\$ 41	61%
	15-19	98,581	92	97	95
	20-24	269,037	306	312	98
	25-29	477,245	836	916	91
	30-34	574,956	2,005	1,909	105
	35-39	547,993	2,619	2,981	88
	40-44	416,579	3,534	3,624	98
	45-49	233,320	3,083	3,124	99
	50-54	109,730	2,290	2,163	106
	55-59	39,989	1,001	1,212	83
	60-64	9,953	379	442	86
	65-69	1,859	123	117	105
70 and over	66	6	8	75	
	All ages	\$ 2,822,917	\$16,299	\$16,946	96%



TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1950 . . . . . (12)	10-14	\$ 47,029	\$ 41	\$ 44	93%
	15-19	119,980	75	115	65
	20-24	317,059	271	339	80
	25-29	584,582	793	1,000	79
	30-34	706,260	2,093	2,076	101
	35-39	641,801	3,023	3,138	96
	40-44	468,094	3,296	3,590	92
	45-49	273,030	2,860	3,145	91
	50-54	134,557	2,246	2,305	97
	55-59	49,205	1,664	1,319	126
	60-64	11,807	357	472	76
	65-69	2,188	174	127	137
	70 and over	49	10	6	167
	All ages	\$ 3,355,641	\$16,903	\$17,676	96%
1951 . . . . . (11)	10-14	\$ 40,667	\$ 89	\$ 37	241%
	15-19	86,169	260	82	317
	20-24	198,912	164	197	83
	25-29	466,913	768	696	110
	30-34	623,459	1,484	1,633	91
	35-39	627,898	2,570	2,738	94
	40-44	502,982	3,713	3,440	108
	45-49	309,247	3,680	3,123	118
	50-54	154,037	2,500	2,344	107
	55-59	60,158	1,204	1,397	86
	60-64	16,309	614	559	110
	65-69	3,905	124	199	62
	70 and over	164	18	16	113
	All ages	\$ 3,090,820	\$17,188	\$16,461	104%
1952 . . . . . (10)	10-14	\$ 43,118	\$ 28	\$ 40	70%
	15-19	81,315	34	76	45
	20-24	200,642	155	185	84
	25-29	531,357	638	696	92
	30-34	726,807	1,496	1,664	90
	35-39	736,524	2,799	2,814	99
	40-44	579,704	3,135	3,501	90
	45-49	362,229	2,964	3,271	91
	50-54	171,065	2,339	2,373	99
	55-59	78,030	1,958	1,574	124
	60-64	22,719	619	669	93
	65-69	4,389	375	188	199
	70 and over	276	12	24	50
	All ages	\$ 3,538,175	\$16,552	\$17,075	97%
1953 . . . . . (09)	10-14	\$ 46,858	\$ 34	\$ 42	81%
	15-19	95,696	132	89	148
	20-24	227,556	251	198	127
	25-29	639,243	735	748	98
	30-34	864,694	1,701	1,721	99
	35-39	868,250	3,379	2,891	117
	40-44	673,739	3,386	3,631	93
	45-49	426,777	3,034	3,504	87
	50-54	211,741	2,998	2,655	113
	55-59	91,238	2,134	1,616	132
	60-64	30,247	848	777	109
	65-69	5,247	182	190	96
	70 and over	325	7	25	28
	All ages	\$ 4,181,611	\$18,821	\$18,087	104%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1954 . . . . . (08)	10-14	\$ 64,997	\$ 86	\$ 56	154%
	15-19	117,462	95	108	88
	20-24	308,068	300	253	119
	25-29	790,300	911	822	111
	30-34	1,085,988	1,715	1,846	93
	35-39	1,010,463	2,916	2,961	98
	40-44	793,574	4,090	3,833	107
	45-49	488,046	3,810	3,685	103
	50-54	252,798	3,342	2,922	114
	55-59	112,343	1,610	1,842	87
	60-64	37,673	640	854	75
	65-69	9,276	168	292	58
	70 and over	745	49	48	102
	All ages	\$ 5,071,733	\$19,732	\$19,522	101%
1955 . . . . . (07)	10-14	\$ 79,065	\$ 26	\$ 65	40%
	15-19	148,842	137	137	100
	20-24	453,871	289	363	80
	25-29	1,022,795	821	977	84
	30-34	1,385,970	2,156	2,010	107
	35-39	1,292,012	3,831	3,350	114
	40-44	1,002,098	4,001	4,309	93
	45-49	618,772	3,706	4,245	87
	50-54	324,256	3,183	3,470	92
	55-59	148,152	1,967	2,252	87
	60-64	52,749	717	1,071	67
	65-69	11,670	211	339	62
	70 and over	1,156	29	62	47
	All ages	\$ 6,541,408	\$21,074	\$22,654	93%
1956 . . . . . (06)	10-14	\$ 83,060	\$ 68	\$ 62	110%
	15-19	164,992	144	150	96
	20-24	562,070	497	444	112
	25-29	1,133,270	932	975	96
	30-34	1,511,317	1,860	1,904	98
	35-39	1,443,206	2,673	3,233	83
	40-44	1,135,286	4,231	4,201	101
	45-49	675,559	3,389	3,857	88
	50-54	348,133	2,704	3,081	88
	55-59	147,564	2,267	1,867	121
	60-64	53,116	618	977	63
	65-69	11,313	223	295	76
	70 and over	1,029	58	45	129
	All ages	\$ 7,269,915	\$19,664	\$21,091	93%
1957 . . . . . (05)	10-14	\$ 73,686	\$ 16	\$ 49	33%
	15-19	181,053	161	165	98
	20-24	774,969	503	604	83
	25-29	1,414,048	959	1,174	82
	30-34	1,965,927	2,363	2,202	107
	35-39	1,811,351	3,704	3,568	104
	40-44	1,322,597	4,123	4,166	99
	45-49	710,772	3,572	3,490	102
	50-54	361,451	2,550	2,671	95
	55-59	152,689	2,684	1,675	160
	60-64	50,872	917	866	106
	65-69	15,148	222	343	65
	70 and over	1,157	21	42	50
	All ages	\$ 8,835,720	\$21,795	\$21,015	104%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1958 . . . . . (04)	10-14	\$ 66,192	\$ 168	\$ 40	420%
	15-19	187,965	74	169	44
	20-24	774,147	539	604	89
	25-29	1,431,233	1,369	1,188	115
	30-34	2,093,068	2,222	2,135	104
	35-39	2,023,735	3,768	3,481	108
	40-44	1,466,443	4,566	4,194	109
	45-49	826,810	2,887	3,688	78
	50-54	434,189	3,695	2,996	123
	55-59	188,001	2,277	1,895	120
	60-64	59,611	662	927	71
	65-69	15,618	319	296	108
	70 and over	1,524	33	43	77
	All ages	\$ 9,568,536	\$22,579	\$21,656	104%
1959 . . . . . (03)	10-14	\$ 86,941	\$ 52	\$ 48	108%
	15-19	224,478	197	193	102
	20-24	798,471	445	615	72
	25-29	1,456,884	1,294	1,166	111
	30-34	2,126,474	2,043	1,956	104
	35-39	2,198,623	3,737	3,232	116
	40-44	1,598,221	4,067	3,916	104
	45-49	982,348	3,369	3,723	90
	50-54	495,357	2,644	2,923	90
	55-59	214,595	1,595	1,841	87
	60-64	69,096	774	864	90
	65-69	20,287	251	322	78
	70 and over	2,181	29	51	57
	All ages	\$10,273,956	\$20,497	\$20,850	98%
1960 . . . . . (02)	10-14	\$ 63,434	\$ 16	\$ 30	53%
	15-19	187,506	156	154	101
	20-24	634,596	556	432	129
	25-29	1,225,187	743	796	93
	30-34	1,962,827	2,259	1,433	158
	35-39	2,096,649	2,167	2,453	88
	40-44	1,580,514	2,258	3,098	73
	45-49	980,666	2,933	2,873	102
	50-54	500,728	2,475	2,238	111
	55-59	225,710	1,097	1,413	78
	60-64	77,012	278	704	39
	65-69	19,898	143	253	57
	70 and over	2,332	7	43	16
	All ages	\$ 9,557,059	\$15,088	\$15,920	95%
1961 . . . . . (01)	10-14	\$ 59,438	\$ 50	\$ 21	238%
	15-19	207,178	154	155	99
	20-24	740,406	300	489	61
	25-29	1,345,504	1,168	700	167
	30-34	2,140,642	1,031	1,306	79
	35-39	2,314,500	2,008	2,106	95
	40-44	1,818,068	2,440	2,636	93
	45-49	1,101,226	2,480	2,324	107
	50-54	584,453	1,384	1,724	80
	55-59	255,466	980	1,078	91
	60-64	77,833	195	488	40
	65-69	23,734	100	213	47
	70 and over	4,054	43	53	81
	All ages	\$10,672,502	\$12,333	\$13,293	93%

TABLE C

STANDARD NONMEDICAL ISSUES OF 1947 TO 1961  
EXPERIENCE BETWEEN 1961 AND 1962 ANNIVERSARIES  
BY YEAR OF ISSUE AND AGE AT ISSUE

Expected Deaths on 1955-60 Male and Female Combined 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
1947 . . . . . (15)	10-14	\$ 36,723	\$ 42	\$ 36	117%
	15-19	113,832	118	115	103
	20-24	179,589	290	244	119
	25-29	144,365	312	338	92
	30-34	93,317	411	390	105
	35-39	63,462	479	451	106
	40-44	23,270	243	246	99
	45-49	2,695	40	47	85
	50 and over	425	7	11	64
	All ages	\$ 657,678	\$ 1,942	\$ 1,878	103%
1948 . . . . . (14)	10-14	\$ 33,598	\$ 46	\$ 33	139%
	15-19	99,005	99	98	101
	20-24	157,726	225	199	113
	25-29	123,026	265	261	102
	30-34	76,237	315	285	111
	35-39	50,590	302	313	96
	40-44	20,809	205	203	101
	45-49	2,491	30	38	79
	50 and over	361	17	9	189
	All ages	\$ 563,843	\$ 1,504	\$ 1,439	105%
1949 . . . . . (13)	10-14	\$ 37,178	\$ 42	\$ 35	120%
	15-19	101,655	112	100	112
	20-24	168,122	209	195	107
	25-29	134,228	237	258	92
	30-34	86,172	314	286	110
	35-39	56,227	303	306	99
	40-44	22,411	207	195	106
	45-49	2,658	46	36	128
	50 and over	402	21	8	263
	All ages	\$ 609,053	\$ 1,491	\$ 1,419	105%
1950 . . . . . (12)	10-14	\$ 44,661	\$ 33	\$ 42	79%
	15-19	127,832	114	123	93
	20-24	201,101	223	215	104
	25-29	169,942	311	291	107
	30-34	113,791	351	335	105
	35-39	66,253	306	324	94
	40-44	25,960	226	199	114
	45-49	2,886	48	33	145
	50 and over	449	19	8	238
	All ages	\$ 752,875	\$ 1,631	\$ 1,570	104%
1951 . . . . . (11)	10-14	\$ 57,340	\$ 63	\$ 53	119%
	15-19	164,906	128	157	82
	20-24	256,268	287	254	113
	25-29	285,048	390	425	92
	30-34	210,595	536	552	97
	35-39	110,911	414	484	86
	40-44	38,724	300	265	113
	45-49	8,523	98	86	114
	50 and over	1,245	22	21	105
	All ages	\$ 1,133,560	\$ 2,238	\$ 2,297	97%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1952 . . . . . (10)	10-14	\$ 66,640	\$ 99	\$ 61	162%
	15-19	179,975	149	169	88
	20-24	274,611	185	253	73
	25-29	341,826	510	448	114
	30-34	249,155	499	571	87
	35-39	125,787	467	481	97
	40-44	40,737	335	246	136
	45-49	8,314	97	75	129
	50 and over	1,398	11	20	55
	All ages	\$ 1,288,443	\$ 2,352	\$ 2,324	101%
1953 . . . . . (09)	10-14	\$ 85,064	\$ 76	\$ 77	99%
	15-19	228,453	181	212	85
	20-24	311,720	293	271	108
	25-29	403,016	511	472	108
	30-34	299,958	586	597	98
	35-39	139,431	502	464	108
	40-44	38,152	221	206	107
	45-49	8,202	74	67	110
	50 and over	1,301	12	17	71
	All ages	\$ 1,515,297	\$ 2,456	\$ 2,383	103%
1954 . . . . . (08)	10-14	\$ 94,119	\$ 123	\$ 81	152%
	15-19	229,256	196	211	93
	20-24	342,670	309	281	110
	25-29	399,277	399	415	96
	30-34	302,534	572	514	111
	35-39	136,877	499	401	124
	40-44	28,852	129	139	93
	45-49	2,937	21	22	95
	50 and over	688	15	8	188
	All ages	\$ 1,537,210	\$ 2,263	\$ 2,072	109%
1955 . . . . . (07)	10-14	\$ 119,223	\$ 88	\$ 98	90%
	15-19	282,398	244	260	94
	20-24	420,812	267	337	79
	25-29	424,790	377	404	93
	30-34	321,761	670	467	143
	35-39	147,160	403	383	105
	40-44	26,973	130	116	112
	45-49	2,486	4	17	24
	50 and over	735	12	9	133
	All ages	\$ 1,746,338	\$ 2,195	\$ 2,091	105%
1956 . . . . . (06)	10-14	\$ 125,584	\$ 73	\$ 94	78%
	15-19	322,324	323	293	110
	20-24	592,265	439	468	94
	25-29	671,671	667	578	115
	30-34	549,211	850	692	123
	35-39	288,289	695	646	108
	40-44	46,374	181	172	105
	45-49	2,741	18	16	113
	50 and over	797	6	7	86
	All ages	\$ 2,599,256	\$ 3,252	\$ 2,966	110%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1957 . . . . . (05)	10-14	\$ 145,051	\$ 63	\$ 97	65%
	15-19	567,864	583	517	113
	20-24	1,175,110	863	917	94
	25-29	1,224,983	1,031	1,017	101
	30-34	865,790	1,037	970	107
	35-39	423,754	974	835	117
	40-44	68,326	235	215	109
	45-49	2,986	17	15	113
	50 and over	762	1	7	14
	All ages	\$ 4,474,626	\$ 4,804	\$ 4,590	105%
1958 . . . . . (04)	10-14	\$ 176,632	\$ 73	\$ 106	69%
	15-19	735,021	826	662	125
	20-24	1,346,672	1,115	1,050	106
	25-29	1,228,868	1,007	1,020	99
	30-34	758,145	761	773	98
	35-39	339,522	786	584	135
	40-44	56,383	191	161	119
	45-49	3,066	24	14	171
	50 and over	754	8	6	133
	All ages	\$ 4,645,063	\$ 4,791	\$ 4,376	109%
1959 . . . . . (03)	10-14	\$ 196,754	\$ 73	\$ 108	68%
	15-19	966,588	1,156	831	139
	20-24	1,491,860	1,038	1,149	90
	25-29	1,228,488	953	983	97
	30-34	725,928	776	668	116
	35-39	318,733	580	469	124
	40-44	49,564	81	121	67
	45-49	3,069	6	12	50
	50 and over	912	30	7	429
	All ages	\$ 4,981,896	\$ 4,693	\$ 4,348	108%
1960 . . . . . (02)	10-14	\$ 211,000	\$ 41	\$ 99	41%
	15-19	1,132,955	999	929	108
	20-24	1,649,585	1,161	1,122	103
	25-29	1,398,170	960	909	106
	30-34	760,767	715	555	129
	35-39	334,071	354	391	91
	40-44	59,193	82	116	71
	45-49	3,412	17	10	170
	50 and over	1,115	2	6	33
	All ages	\$ 5,550,268	\$ 4,331	\$ 4,137	105%
1961 . . . . . (01)	10-14	\$ 238,041	\$ 76	\$ 83	92%
	15-19	1,457,834	1,053	1,093	96
	20-24	2,272,912	1,756	1,500	117
	25-29	1,805,614	908	939	97
	30-34	952,265	776	581	134
	35-39	407,583	447	371	120
	40-44	70,480	74	102	73
	45-49	3,218	10	7	143
	50 and over	800	0	3	0
	All ages	\$ 7,208,747	\$ 5,100	\$ 4,679	109%

TABLE D  
 STANDARD MEDICALLY EXAMINED ISSUES OF 1947 TO 1961  
 MALE LIVES  
 EXPERIENCE BETWEEN 1961 AND 1962 ANNIVERSARIES  
 BY YEAR OF ISSUE AND AGE AT ISSUE  
 Expected Deaths on 1955-60 Male 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
1947 . . . . . (15)	10-14	\$ 37,013	\$ 52	\$ 45	116%
	15-19	63,257	51	77	66
	20-24	124,258	272	189	144
	25-29	265,975	511	652	78
	30-34	409,537	1,515	1,867	81
	35-39	420,347	2,966	3,052	97
	40-44	330,224	3,753	3,517	107
	45-49	180,000	3,005	3,208	94
	50-54	81,437	1,893	2,042	93
	55-59	29,036	1,337	1,121	119
	60-64	5,918	233	308	76
	65-69	1,040	255	77	331
	70 and over	31	8	5	160
	All ages	\$ 1,948,073	\$15,851	\$16,160	98%
1948 . . . . . (14)	10-14	\$ 30,396	\$ 25	\$ 36	69%
	15-19	48,986	52	56	93
	20-24	122,525	193	173	112
	25-29	261,805	616	573	108
	30-34	366,395	1,105	1,447	76
	35-39	353,076	2,243	2,196	102
	40-44	285,222	2,612	2,787	94
	45-49	161,571	2,409	2,537	95
	50-54	74,064	1,679	1,695	99
	55-59	24,673	966	860	112
	60-64	7,030	388	347	112
	65-69	1,091	82	74	111
	70 and over	35	3	5	60
	All ages	\$ 1,736,869	\$12,373	\$12,786	97%
1949 . . . . . (13)	10-14	\$ 28,732	\$ 21	\$ 33	64%
	15-19	47,629	48	54	89
	20-24	134,817	174	173	101
	25-29	291,565	479	574	83
	30-34	384,492	1,203	1,300	93
	35-39	376,599	1,789	2,056	87
	40-44	292,235	2,699	2,554	106
	45-49	166,145	2,441	2,276	107
	50-54	77,095	1,626	1,560	104
	55-59	28,689	681	880	77
	60-64	6,608	170	304	56
	65-69	1,189	97	75	129
	70 and over	47	4	6	67
	All ages	\$ 1,835,842	\$11,432	\$11,845	97%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1950..... (12)	10-14	\$ 32,155	\$ 40	\$ 36	111%
	15-19	65,084	38	73	52
	20-24	171,934	170	199	85
	25-29	372,277	558	648	86
	30-34	483,561	1,432	1,431	100
	35-39	450,933	2,190	2,228	98
	40-44	332,061	2,429	2,564	95
	45-49	197,631	2,071	2,340	89
	50-54	96,167	1,496	1,702	88
	55-59	35,391	1,206	963	125
	60-64	7,928	206	329	63
	65-69	1,131	131	66	198
	70 and over	31	1	4	25
	All ages	\$ 2,246,284	\$11,968	\$12,583	95%
1951..... (11)	10-14	\$ 28,689	\$ 22	\$ 32	69%
	15-19	53,651	191	60	318
	20-24	126,975	105	136	77
	25-29	333,149	550	500	110
	30-34	459,737	1,100	1,209	91
	35-39	457,790	1,926	2,001	96
	40-44	363,632	2,521	2,516	100
	45-49	223,994	2,819	2,339	121
	50-54	110,611	1,957	1,752	112
	55-59	42,863	936	1,024	91
	60-64	10,060	354	350	101
	65-69	2,744	84	140	60
	70 and over	131	4	13	31
	All ages	\$ 2,214,026	\$12,569	\$12,072	104%
1952..... (10)	10-14	\$ 30,403	\$ 22	\$ 32	69%
	15-19	68,061	27	76	36
	20-24	172,481	140	174	80
	25-29	481,663	594	641	93
	30-34	659,869	1,396	1,531	91
	35-39	662,078	2,634	2,536	104
	40-44	510,189	2,932	3,112	94
	45-49	310,114	2,683	2,869	94
	50-54	144,782	1,932	2,092	92
	55-59	65,239	1,646	1,380	119
	60-64	19,411	545	573	95
	65-69	3,633	344	156	221
	70 and over	240	12	22	55
	All ages	\$ 3,128,163	\$14,907	\$15,194	98%
1953..... (09)	10-14	\$ 33,082	\$ 34	\$ 34	100%
	15-19	81,151	112	88	127
	20-24	199,550	177	190	93
	25-29	587,308	673	693	97
	30-34	791,200	1,508	1,582	95
	35-39	786,188	3,098	2,626	118
	40-44	594,430	2,961	3,210	92
	45-49	365,251	2,809	3,050	92
	50-54	177,385	2,625	2,320	113
	55-59	74,798	2,016	1,398	144
	60-64	25,758	669	663	101
	65-69	4,331	172	157	110
	70 and over	251	6	19	32
	All ages	\$ 3,720,683	\$16,860	\$16,030	105%



TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1954 . . . . . (08)	10-14	\$ 51,071	\$ 86	\$ 51	169%
	15-19	102,352	75	110	68
	20-24	278,026	298	250	119
	25-29	729,655	878	766	115
	30-34	998,975	1,439	1,718	84
	35-39	919,910	2,828	2,705	105
	40-44	698,755	3,755	3,396	111
	45-49	422,317	3,551	3,235	110
	50-54	214,521	3,100	2,596	119
	55-59	93,843	1,478	1,605	92
	60-64	30,619	601	695	86
	65-69	7,528	154	237	65
	70 and over	686	49	45	109
	All ages	\$ 4,548,258	\$18,292	\$17,409	105%
1955 . . . . . (07)	10-14	\$ 60,312	\$ 26	\$ 57	46%
	15-19	130,890	129	136	95
	20-24	413,476	258	356	72
	25-29	952,906	762	915	83
	30-34	1,279,959	2,048	1,869	110
	35-39	1,174,915	3,466	3,067	113
	40-44	890,189	3,695	3,881	95
	45-49	530,841	3,329	3,663	91
	50-54	275,954	2,941	3,058	96
	55-59	123,599	1,807	1,923	94
	60-64	43,810	636	891	71
	65-69	9,492	194	276	70
	70 and over	832	26	46	57
	All ages	\$ 5,887,175	\$19,317	\$20,138	96%
1956 . . . . . (06)	10-14	\$ 66,578	\$ 58	\$ 59	98%
	15-19	144,129	136	147	93
	20-24	518,491	476	436	109
	25-29	1,060,589	893	955	94
	30-34	1,407,168	1,742	1,829	95
	35-39	1,328,979	2,451	3,017	81
	40-44	1,016,873	3,925	3,976	99
	45-49	589,720	2,920	3,521	83
	50-54	294,347	2,350	2,790	84
	55-59	124,905	1,849	1,661	111
	60-64	43,444	525	813	65
	65-69	9,153	213	243	88
	70 and over	892	57	41	139
	All ages	\$ 6,605,268	\$17,595	\$19,488	90%
1957 . . . . . (05)	10-14	\$ 56,300	\$ 16	\$ 46	35%
	15-19	161,987	161	165	98
	20-24	728,225	468	612	76
	25-29	1,337,533	931	1,164	80
	30-34	1,850,871	2,143	2,091	102
	35-39	1,679,867	3,355	3,343	100
	40-44	1,193,581	3,897	3,963	98
	45-49	624,928	3,260	3,262	100
	50-54	306,449	2,400	2,424	99
	55-59	128,047	2,487	1,479	168
	60-64	40,798	846	722	117
	65-69	12,159	213	298	71
	70 and over	1,041	5	39	13
	All ages	\$ 8,121,786	\$20,182	\$19,608	103%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1958 . . . . . (04)	10-14	\$ 48,267	\$ 68	\$ 35	194%
	15-19	165,751	67	167	40
	20-24	718,668	524	604	87
	25-29	1,339,666	1,185	1,139	104
	30-34	1,939,854	2,167	2,017	107
	35-39	1,851,602	3,375	3,222	105
	40-44	1,303,575	3,970	3,859	103
	45-49	714,121	2,605	3,256	80
	50-54	363,141	3,335	2,618	127
	55-59	155,252	1,940	1,630	119
	60-64	46,801	643	765	84
	65-69	12,190	283	260	109
	70 and over	1,226	20	36	56
	All ages	\$ 8,660,114	\$20,182	\$19,608	103%
1959 . . . . . (03)	10-14	\$ 65,107	\$ 50	\$ 42	119%
	15-19	199,768	185	202	92
	20-24	737,557	406	597	68
	25-29	1,348,233	924	1,092	85
	30-34	1,956,050	1,927	1,819	106
	35-39	1,992,659	3,514	2,989	118
	40-44	1,407,235	3,336	3,504	95
	45-49	836,346	2,982	3,195	93
	50-54	414,510	2,282	2,541	90
	55-59	176,881	1,478	1,542	96
	60-64	55,522	480	728	66
	65-69	15,428	208	279	75
	70 and over	1,700	21	41	51
	All ages	\$ 9,206,996	\$17,793	\$18,571	96%
1960 . . . . . (02)	10-14	\$ 47,293	\$ 15	\$ 25	60%
	15-19	162,821	150	153	98
	20-24	572,243	534	429	124
	25-29	1,118,536	678	738	92
	30-34	1,793,535	1,700	1,363	125
	35-39	1,887,547	2,048	2,227	92
	40-44	1,377,054	1,989	2,809	71
	45-49	834,300	2,502	2,478	101
	50-54	419,492	2,305	1,921	120
	55-59	184,076	941	1,167	81
	60-64	60,642	272	580	47
	65-69	15,673	95	223	43
	70 and over	1,560	3	30	10
	All ages	\$ 8,474,772	\$13,232	\$14,143	94%
1961 . . . . . (01)	10-14	\$ 45,120	\$ 50	\$ 20	250%
	15-19	181,205	124	145	86
	20-24	670,428	286	469	61
	25-29	1,225,025	1,107	649	171
	30-34	1,949,800	948	1,209	78
	35-39	2,078,451	1,889	1,912	99
	40-44	1,579,705	2,298	2,401	96
	45-49	935,183	1,761	2,011	88
	50-54	484,492	1,192	1,565	76
	55-59	207,931	829	902	92
	60-64	62,578	174	420	41
	65-69	18,395	76	187	41
	70 and over	3,049	30	45	67
	All ages	\$ 9,441,362	\$10,764	\$11,935	90%

TABLE D—Continued  
 STANDARD MEDICALLY EXAMINED ISSUES OF 1947 TO 1961  
 FEMALE LIVES  
 EXPERIENCE BETWEEN 1961 AND 1962 ANNIVERSARIES  
 BY YEAR OF ISSUE AND AGE AT ISSUE  
 Expected Deaths on 1955-60 Female 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
1947..... (15)	10-14	\$ 9,622	\$ 6	\$ 5	120%
	15-19	11,478	7	7	100
	20-24	21,629	17	22	77
	25-29	21,691	68	30	227
	30-34	23,876	82	63	130
	35-39	27,537	100	88	114
	40-44	25,551	198	148	134
	45-49	17,689	69	157	44
	50-54	7,592	119	101	118
	55-59	2,957	117	60	195
	60-64	845	38	23	165
65-69	110	3	4	75	
70 and over	1	0	0	—	
	All ages	\$ 170,578	\$ 824	\$ 708	116%
1948..... (14)	10-14	\$ 7,684	\$ 1	\$ 3	33%
	15-19	9,544	1	5	20
	20-24	17,357	15	16	94
	25-29	17,013	50	21	238
	30-34	19,905	63	47	134
	35-39	21,607	51	63	81
	40-44	22,771	89	120	74
	45-49	15,463	66	117	56
	50-54	7,951	26	93	28
	55-59	3,321	56	61	92
	60-64	994	14	24	58
65-69	192	5	7	71	
70 and over	3	1	0	—	
	All ages	\$ 143,805	\$ 438	\$ 577	76%
1949..... (13)	10-14	\$ 7,260	\$ 0	\$ 3	0%
	15-19	8,291	7	4	175
	20-24	16,435	7	13	54
	25-29	18,041	48	20	240
	30-34	20,819	15	45	33
	35-39	22,794	41	65	63
	40-44	26,037	74	121	61
	45-49	17,528	60	121	50
	50-54	9,717	204	100	204
	55-59	3,347	31	56	55
	60-64	1,069	39	24	163
65-69	219	1	7	14	
70 and over	4	2	0	—	
	All ages	\$ 151,561	\$ 529	\$ 579	91%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1950 . . . . . (12)	10-14	\$ 7,199	\$ 0	\$ 3	0%
	15-19	7,935	0	4	0
	20-24	14,450	3	11	27
	25-29	18,495	9	18	50
	30-34	21,397	52	42	124
	35-39	22,729	118	62	190
	40-44	26,553	130	106	123
	45-49	18,817	175	114	154
	50-54	11,498	105	102	103
	55-59	4,930	102	70	146
	60-64	1,206	51	24	213
	65-69	437	33	14	236
	70 and over	0	0	0	—
	All ages	\$ 155,646	\$ 778	\$ 570	136%
1951 . . . . . (11)	10-14	\$ 6,534	\$ 37	\$ 3	1233%
	15-19	7,705	2	4	50
	20-24	14,336	9	10	90
	25-29	17,021	25	16	156
	30-34	21,374	27	38	71
	35-39	24,380	94	64	147
	40-44	30,158	329	113	291
	45-49	22,102	88	124	71
	50-54	11,752	40	92	43
	55-59	6,027	96	75	128
	60-64	2,114	33	37	89
	65-69	238	0	7	0
	70 and over	9	10	1	1000
	All ages	\$ 163,750	\$ 790	\$ 584	135%
1952 . . . . . (10)	10-14	\$ 8,603	\$ 1	\$ 3	33%
	15-19	8,359	7	4	175
	20-24	16,752	15	11	136
	25-29	23,100	34	19	179
	30-34	30,233	49	49	100
	35-39	35,326	89	87	102
	40-44	41,478	119	146	82
	45-49	31,825	226	165	137
	50-54	16,959	189	113	167
	55-59	7,591	105	78	135
	60-64	2,162	39	34	115
	65-69	461	6	13	46
	70 and over	35	0	2	0
	All ages	\$ 222,884	\$ 879	\$ 724	121%
1953 . . . . . (09)	10-14	\$ 8,444	\$ 0	\$ 3	0%
	15-19	9,494	10	4	250
	20-24	17,528	65	11	591
	25-29	23,293	23	18	128
	30-34	33,148	154	48	321
	35-39	40,790	93	93	100
	40-44	48,537	119	160	74
	45-49	39,722	94	188	50
	50-54	22,866	130	145	90
	55-59	10,842	90	96	94
	60-64	3,157	79	47	168
	65-69	634	10	16	63
	70 and over	73	1	3	33
	All ages	\$ 258,528	\$ 868	\$ 832	104%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1954 . . . . . (08)	10-14	\$ 9,221	\$ 0	\$ 3	0%
	15-19	10,777	5	5	100
	20-24	19,284	2	12	17
	25-29	30,052	28	21	133
	30-34	44,083	27	58	47
	35-39	47,426	61	100	61
	40-44	61,571	172	188	91
	45-49	45,144	215	195	110
	50-54	27,213	227	157	145
	55-59	13,363	98	105	93
	60-64	5,198	30	72	42
	65-69	1,429	11	32	34
	70 and over	59	0	2	0
	All ages	\$ 314,820	\$ 876	\$ 950	92%
1955 . . . . . (07)	10-14	\$ 11,643	\$ 0	\$ 4	0%
	15-19	13,193	0	5	0
	20-24	23,795	1	14	7
	25-29	34,940	28	23	122
	30-34	51,623	68	61	111
	35-39	65,829	73	126	58
	40-44	73,216	250	206	121
	45-49	60,673	285	240	119
	50-54	33,603	202	179	113
	55-59	18,123	140	132	106
	60-64	6,983	29	89	33
	65-69	1,854	11	38	29
	70 and over	308	3	10	30
	All ages	\$ 395,783	\$ 1,090	\$ 1,127	97%
1956 . . . . . (06)	10-14	\$ 11,152	\$ 0	\$ 3	0%
	15-19	15,200	2	6	33
	20-24	23,931	21	13	162
	25-29	31,357	19	19	100
	30-34	46,998	70	49	143
	35-39	57,523	61	92	66
	40-44	73,204	102	184	55
	45-49	58,043	103	202	51
	50-54	36,639	289	167	173
	55-59	16,198	302	105	288
	60-64	6,457	28	74	38
	65-69	1,774	10	32	31
	70 and over	117	1	3	33
	All ages	\$ 378,593	\$ 1,008	\$ 949	106%
1957 . . . . . (05)	10-14	\$ 10,850	\$ 0	\$ 3	0%
	15-19	13,345	0	5	0
	20-24	22,464	10	12	83
	25-29	30,806	9	18	50
	30-34	53,250	20	50	40
	35-39	69,115	106	97	109
	40-44	81,723	105	180	58
	45-49	57,454	125	175	71
	50-54	38,319	85	155	55
	55-59	16,820	90	101	89
	60-64	6,562	37	67	55
	65-69	2,361	9	38	24
	70 and over	80	16	2	800
	All ages	\$ 403,149	\$ 612	\$ 903	68%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1958 . . . . . (04)	10-14	\$ 9,542	\$ 0	\$ 2	0%
	15-19	15,181	8	5	160
	20-24	27,541	5	14	36
	25-29	36,320	41	19	216
	30-34	63,169	25	54	46
	35-39	80,098	88	100	88
	40-44	94,292	243	184	132
	45-49	71,903	257	192	134
	50-54	45,709	171	161	106
	55-59	21,631	184	118	156
	60-64	8,545	19	76	25
	65-69	2,238	36	30	120
	70 and over	271	3	4	75
	All ages	\$ 476,440	\$ 1,080	\$ 959	113%
1959 . . . . . (03)	10-14	\$ 13,373	\$ 0	\$ 3	0%
	15-19	18,173	12	6	200
	20-24	30,024	10	14	71
	25-29	41,070	45	20	225
	30-34	73,372	75	55	136
	35-39	99,067	83	100	83
	40-44	110,987	306	174	176
	45-49	90,367	281	206	136
	50-54	52,415	86	149	58
	55-59	25,286	85	116	73
	60-64	10,361	253	75	337
	65-69	3,900	33	40	83
	70 and over	344	8	4	200
	All ages	\$ 568,739	\$ 1,277	\$ 962	133%
1960 . . . . . (02)	10-14	\$ 11,240	\$ 1	\$ 2	50%
	15-19	18,070	4	5	80
	20-24	31,608	3	12	25
	25-29	37,962	5	15	33
	30-34	71,616	45	42	107
	35-39	108,650	58	83	70
	40-44	130,656	166	148	112
	45-49	97,007	238	153	156
	50-54	56,904	135	114	118
	55-59	29,808	46	98	47
	60-64	12,202	4	61	7
	65-69	3,390	48	27	178
	70 and over	653	4	7	57
	All ages	\$ 609,766	\$ 757	\$ 767	99%
1961 . . . . . (01)	10-14	\$ 10,717	\$ 0	\$ 1	0%
	15-19	21,205	5	4	125
	20-24	39,214	15	12	125
	25-29	47,196	13	15	87
	30-34	84,205	56	38	147
	35-39	129,313	59	66	89
	40-44	153,889	104	112	93
	45-49	114,177	615	134	459
	50-54	68,477	135	97	139
	55-59	33,842	51	75	68
	60-64	11,999	10	39	26
	65-69	4,633	2	24	8
	70 and over	903	3	7	43
	All ages	\$ 719,770	\$ 1,068	\$ 624	171%

TABLE E—STANDARD NONMEDICAL ISSUES OF 1947 TO 1961  
 MALE LIVES  
 EXPERIENCE BETWEEN 1961 AND 1962 ANNIVERSARIES  
 BY YEAR OF ISSUE AND AGE AT ISSUE  
 Expected Deaths on 1955-60 Male 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
1947 . . . . . (15)	10-14	\$ 19,889	\$ 35	\$ 24	146%
	15-19	62,436	66	76	87
	20-24	111,505	205	169	121
	25-29	104,973	237	257	92
	30-34	66,583	312	304	103
	35-39	43,118	351	313	112
	40-44	14,630	135	156	87
	45-49	1,853	24	33	73
	50 and over	362	4	9	44
	All ages	\$ 425,349	\$ 1,369	\$ 1,341	102%
1948 . . . . . (14)	10-14	15,649	\$ 25	\$ 18	139%
	15-19	54,817	70	63	111
	20-24	98,729	155	139	112
	25-29	89,554	176	196	90
	30-34	52,063	215	206	104
	35-39	32,228	202	200	101
	40-44	12,421	112	121	93
	45-49	1,557	12	24	50
	50 and over	227	12	6	200
	All ages	\$ 357,245	\$ 979	\$ 973	101%
1949 . . . . . (13)	10-14	\$ 18,312	\$ 22	\$ 21	105%
	15-19	57,029	74	64	116
	20-24	109,434	152	140	109
	25-29	100,498	178	198	90
	30-34	61,922	246	209	118
	35-39	36,171	190	197	96
	40-44	13,023	113	114	99
	45-49	1,632	21	22	95
	50 and over	273	10	6	167
	All ages	\$ 398,294	\$ 1,006	\$ 971	104%
1950 . . . . . (12)	10-14	\$ 23,541	\$ 21	\$ 26	81%
	15-19	79,422	71	89	80
	20-24	139,443	176	162	109
	25-29	133,735	268	233	115
	30-34	86,668	260	257	101
	35-39	44,335	194	219	89
	40-44	15,795	146	122	120
	45-49	1,665	13	20	65
	50 and over	322	19	6	317
	All ages	\$ 524,926	\$ 1,168	\$ 1,134	103%
1951 . . . . . (11)	10-14	\$ 30,872	\$ 34	\$ 34	100%
	15-19	89,323	76	100	76
	20-24	120,374	162	129	126
	25-29	148,287	216	222	97
	30-34	99,814	271	263	103
	35-39	48,344	189	211	90
	40-44	16,545	114	114	100
	45-49	1,713	21	18	117
	50 and over	299	4	7	57
	All ages	\$ 555,571	\$ 1,087	\$ 1,098	99%

TABLE E—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1952. . . . . (10)	10-14	\$ 50,328	\$ 85	\$ 53	160%
	15-19	137,883	117	154	76
	20-24	210,715	139	213	65
	25-29	302,520	470	402	117
	30-34	217,297	441	504	88
	35-39	100,030	388	383	101
	40-44	32,416	293	198	148
	45-49	6,455	92	60	153
	50 and over	828	9	12	75
	All ages	\$ 1,058,472	\$ 2,034	\$ 1,979	103%
1953. . . . . (09)	10-14	\$ 64,857	\$ 65	\$ 67	97%
	15-19	180,885	158	197	80
	20-24	241,524	257	229	112
	25-29	356,160	481	420	115
	30-34	261,586	523	523	100
	35-39	111,153	404	371	109
	40-44	29,725	194	161	120
	45-49	6,510	66	54	122
	50 and over	994	12	13	92
	All ages	\$ 1,253,394	\$ 2,160	\$ 2,035	106%
1954. . . . . (08)	10-14	\$ 71,209	\$ 113	\$ 70	161%
	15-19	181,281	166	194	86
	20-24	268,956	267	242	110
	25-29	348,016	371	365	102
	30-34	260,039	482	447	108
	35-39	106,522	404	313	129
	40-44	21,363	106	104	102
	45-49	2,225	11	17	65
	50 and over	463	13	6	217
	All ages	\$ 1,260,074	\$ 1,933	\$ 1,758	110%
1955. . . . . (07)	10-14	\$ 92,040	\$ 86	\$ 87	99%
	15-19	226,748	227	236	96
	20-24	343,868	229	296	77
	25-29	370,230	329	355	93
	30-34	274,214	570	400	143
	35-39	112,739	365	294	124
	40-44	19,863	104	87	120
	45-49	1,624	4	11	36
	50 and over	496	11	6	183
	All ages	\$ 1,441,822	\$ 1,925	\$ 1,772	109%
1956. . . . . (06)	10-14	\$ 97,766	\$ 67	\$ 86	78%
	15-19	267,172	297	273	109
	20-24	516,096	382	434	88
	25-29	616,752	599	555	108
	30-34	499,013	800	649	123
	35-39	251,055	624	570	109
	40-44	38,313	164	150	109
	45-49	1,871	17	11	155
	50 and over	401	5	4	125
	All ages	\$ 2,288,439	\$ 2,955	\$ 2,732	108%



TABLE E—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1957 . . . . . (05)	10-14	\$ 115,793	\$ 59	\$ 95	62%
	15-19	504,461	564	515	110
	20-24	1,084,715	811	911	89
	25-29	1,153,930	985	1,004	98
	30-34	801,724	992	906	109
	35-39	377,748	925	752	123
	40-44	58,076	217	193	112
	45-49	1,944	4	10	40
	50 and over	403	1	4	25
	All ages	\$ 4,098,794	\$ 4,558	\$ 4,390	104%
1958 . . . . . (04)	10-14	\$ 141,418	\$ 69	\$ 103	67%
	15-19	655,139	814	662	123
	20-24	1,222,081	1,066	1,027	104
	25-29	1,133,507	951	963	99
	30-34	677,337	692	704	98
	35-39	283,956	696	494	141
	40-44	45,117	182	134	136
	45-49	2,365	24	11	218
	50 and over	491	8	4	200
	All ages	\$ 4,161,411	\$ 4,502	\$ 4,102	110%
1959 . . . . . (03)	10-14	\$ 159,393	\$ 66	\$ 104	63%
	15-19	863,958	1,112	873	127
	20-24	1,351,254	996	1,095	91
	25-29	1,122,895	893	910	98
	30-34	637,219	666	593	112
	35-39	256,540	486	385	126
	40-44	37,942	73	94	78
	45-49	2,102	6	8	75
	50 and over	582	30	5	600
	All ages	\$ 4,431,885	\$ 4,328	\$ 4,067	106%
1960 . . . . . (02)	10-14	\$ 169,868	\$ 38	\$ 90	42%
	15-19	987,831	954	929	103
	20-24	1,473,614	1,078	1,105	98
	25-29	1,266,017	895	836	107
	30-34	652,398	664	496	134
	35-39	260,953	289	308	94
	40-44	44,551	43	91	47
	45-49	2,572	16	8	200
	50 and over	745	2	4	50
	All ages	\$ 4,858,549	\$ 3,979	\$ 3,867	103%
1961 . . . . . (01)	10-14	\$ 187,037	\$ 74	\$ 84	88%
	15-19	1,262,326	1,012	1,010	100
	20-24	2,011,006	1,601	1,408	114
	25-29	1,619,028	843	858	98
	30-34	810,636	711	503	141
	35-39	314,418	396	289	137
	40-44	51,661	52	79	66
	45-49	2,536	7	5	140
	50 and over	523	0	2	0
	All ages	\$ 6,259,171	\$ 4,696	\$ 4,238	111%

TABLE E—Continued: STANDARD NONMEDICAL ISSUES OF 1947 TO 1961  
 FEMALE LIVES  
 EXPERIENCE BETWEEN 1961 AND 1962 ANNIVERSARIES  
 BY YEAR OF ISSUE AND AGE AT ISSUE  
 Expected Deaths on 1955–60 Female 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
1947..... (15)	10-14	\$ 7,757	\$ 4	\$ 4	100%
	15-19	25,908	20	15	133
	20-24	41,970	46	43	107
	25-29	23,620	44	32	138
	30-34	15,139	44	40	110
	35-39	10,849	45	35	129
	40-44	2,506	17	15	113
	45-49	111	3	1	300
	50 and over	20	0	0	—
	All ages	\$ 127,880	\$ 223	\$ 185	121%
1948..... (14)	10-14	\$ 5,861	\$ 0	\$ 3	0%
	15-19	18,639	9	10	90
	20-24	31,030	35	28	125
	25-29	16,808	38	21	181
	30-34	11,596	26	27	96
	35-39	8,638	38	25	152
	40-44	2,423	18	13	138
	45-49	199	2	2	100
	50 and over	18	0	0	—
	All ages	\$ 95,212	\$ 166	\$ 129	129%
1949..... (13)	10-14	\$ 6,170	\$ 0	\$ 3	0%
	15-19	17,653	10	9	111
	20-24	30,294	22	24	92
	25-29	16,696	13	18	72
	30-34	12,024	34	26	131
	35-39	9,589	27	27	100
	40-44	2,741	11	13	85
	45-49	180	6	1	600
	50 and over	30	0	0	—
	All ages	\$ 95,377	\$ 123	\$ 121	102%
1950..... (12)	10-14	\$ 7,403	\$ 4	\$ 3	133%
	15-19	18,197	14	9	156
	20-24	31,809	20	24	83
	25-29	19,187	13	19	68
	30-34	13,916	35	27	130
	35-39	10,936	35	30	117
	40-44	3,399	10	14	71
	45-49	191	2	1	200
	50 and over	45	0	0	—
	All ages	\$ 105,083	\$ 133	\$ 127	105%
1951..... (11)	10-14	\$ 8,559	\$ 5	\$ 3	167%
	15-19	19,919	11	9	122
	20-24	33,355	37	23	161
	25-29	19,896	17	18	94
	30-34	15,560	24	28	86
	35-39	12,505	57	33	173
	40-44	3,677	17	14	121
	45-49	423	2	2	100
	50 and over	74	1	1	100
	All ages	\$ 113,968	\$ 171	\$ 131	131%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1952 . . . . . (10)	10-14	\$ 15,943	\$ 14	\$ 6	233%
	15-19	40,567	33	18	183
	20-24	61,374	43	40	108
	25-29	36,344	40	31	129
	30-34	29,045	58	47	123
	35-39	24,275	73	59	124
	40-44	7,685	32	27	119
	45-49	1,424	5	7	71
	50 and over	154	2	1	200
	All ages	\$ 216,811	\$ 300	\$ 236	127%
1953 . . . . . (09)	10-14	\$ 19,593	\$ 11	\$ 7	157%
	15-19	44,854	21	20	105
	20-24	64,636	31	40	78
	25-29	39,836	29	31	94
	30-34	33,289	63	49	129
	35-39	26,248	90	60	150
	40-44	7,837	27	26	104
	45-49	1,423	8	7	114
	50 and over	174	0	1	0
	All ages	\$ 237,890	\$ 280	\$ 241	116%
1954 . . . . . (08)	10-14	\$ 22,037	\$ 10	\$ 8	125%
	15-19	44,647	27	19	142
	20-24	65,419	40	39	103
	25-29	41,093	23	29	79
	30-34	35,273	58	47	123
	35-39	27,705	69	58	119
	40-44	6,879	18	21	86
	45-49	597	4	3	133
	50 and over	113	2	1	200
	All ages	\$ 243,763	\$ 251	\$ 225	112%
1955 . . . . . (07)	10-14	\$ 26,550	\$ 3	\$ 9	33%
	15-19	52,404	17	21	81
	20-24	69,765	38	40	95
	25-29	45,210	38	30	127
	30-34	39,254	70	46	152
	35-39	31,094	37	59	63
	40-44	6,491	18	18	100
	45-49	496	0	2	0
	50 and over	97	1	1	100
	All ages	\$ 271,361	\$ 222	\$ 226	98%
1956 . . . . . (06)	10-14	\$ 27,216	\$ 7	\$ 8	88%
	15-19	51,397	20	20	100
	20-24	68,994	54	39	138
	25-29	45,844	48	28	171
	30-34	42,043	45	44	102
	35-39	33,908	66	54	122
	40-44	7,395	15	19	79
	45-49	479	1	2	50
	50 and over	92	0	0	—
	All ages	\$ 277,368	\$ 256	\$ 214	120%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1957. . . . . (05)	10-14	\$ 28,647	\$ 3	\$ 7	43%
	15-19	57,854	19	22	86
	20-24	78,135	37	42	88
	25-29	57,728	19	33	58
	30-34	54,364	45	51	88
	35-39	42,307	43	59	73
	40-44	9,211	17	20	85
	45-49	413	2	1	200
	50 and over	68	0	0	—
	All ages	\$ 328,727	\$ 185	\$ 235	79%
1958. . . . . (04)	10-14	\$ 34,285	\$ 4	\$ 8	50%
	15-19	72,269	7	26	27
	20-24	98,497	40	51	78
	25-29	71,588	49	38	129
	30-34	67,727	61	58	105
	35-39	51,163	90	64	141
	40-44	10,317	8	20	40
	45-49	451	0	1	0
	50 and over	82	0	0	—
	All ages	\$ 406,379	\$ 259	\$ 266	97%
1959. . . . . (03)	10-14	\$ 36,509	\$ 7	\$ 7	100%
	15-19	93,100	42	32	131
	20-24	111,791	41	54	76
	25-29	78,646	50	38	132
	30-34	73,284	100	55	182
	35-39	56,753	93	57	163
	40-44	10,766	8	17	47
	45-49	652	0	1	0
	50 and over	160	0	1	0
	All ages	\$ 461,661	\$ 341	\$ 262	130%
1960. . . . . (02)	10-14	\$ 37,792	\$ 3	\$ 6	50%
	15-19	134,557	44	34	129
	20-24	143,890	70	56	125
	25-29	99,087	60	40	150
	30-34	89,872	51	53	96
	35-39	66,707	55	51	108
	40-44	13,357	39	15	260
	45-49	459	0	1	0
	50 and over	113	0	0	—
	All ages	\$ 585,834	\$ 322	\$ 256	126%
1961. . . . . (01)	10-14	\$ 44,515	\$ 2	\$ 5	40%
	15-19	180,653	24	38	63
	20-24	212,507	108	66	164
	25-29	138,586	51	44	116
	30-34	118,792	65	53	123
	35-39	85,365	52	44	118
	40-44	17,393	21	13	162
	45-49	457	3	1	300
	50 and over	112	0	0	—
	All ages	\$ 798,380	\$ 326	\$ 264	123%