

TRANSACTIONS OF SOCIETY OF ACTUARIES 1975 REPORTS

I. GROUP LIFE INSURANCE MORTALITY

THIS report adds the experience by number of lives for calendar years 1970-74 under group life insurance policies to that previously reported in the 1971 report of the Committee, with some significant changes. In July, 1972, the Committee altered the format of the contribution to include information by sex and to allow for the addition of groups and disability provisions which had previously been excluded from the study. Not all companies were able to compile their contributions on the revised or new-format basis for all years. As a result a sizable amount of experience was contributed on the former or old-format basis for the years 1970-72.

Old-format experience is limited to policies with at least twenty-five lives at issue and excludes trusteeship, association, and union cases. Data under the old format are included only with respect to policies containing one of the three common disability provisions described briefly below:

1. Waiver of Premium Disability. This clause, in general, provides for waiver of premium upon receipt of proof of total disability of at least nine months' duration occurring before age 60. Proof of continued total disability is required annually thereafter.
2. Extended Death Benefit. This clause, in general, provides for payment of the full face amount upon death occurring within one year after termination of employment and prior to age 65 (or 60) if the employee was disabled at the time of termination of employment and continued disabled until death.
3. Total and Permanent Disability. This clause provides, upon an employee's disability prior to age 60, for payment of the face amount of insurance, in some instances in one sum, in others in installments over a short period, usually sixty months.

New-format experience includes groups of at least ten lives at issue and also includes trusteeship, association, and union cases. There are four categories of disability provisions studied under the new format as follows:

1. Waiver of Premium Disability (Age 60 and Age 65). Age 60 Waiver of Premium is identical with the Waiver of Premium provision under the old format. This category also includes Waiver of Premium policies covering disabilities occurring prior to age 65.
2. Extended Death Benefit and No Disability. In addition to the Extended Death Benefit provision, which is described above for the old-format experience, this category also includes policies with no disability provision.

3. Total and Permanent Disability. This disability provision is the same as that described for the old format.
4. Mixed and Other Disability. This category includes all policies for which more than one of the provisions described above apply to different classes of employees of a group, or which contain any other provision for continuance of coverage or cash benefits in the event of disability.

Data coded on the basis of the old and new formats are shown in Table 1A. Tables 1B, 2, 3, 4A, 4B, and 5 include data coded on the basis of the new format only. Experience on the Mixed and Other Disability provisions is included only in Table 1B.

In the case of Waiver of Premium (Age 60 and Age 65), the actual disability claims shown represent three-fourths of the reported claims. All other disability claims are counted as 100 per cent of approved claims. For the Mixed and Other Disability category, this practice results in an overstatement of claims, as the portion which constitutes Waiver of Premium in this group is unknown and cannot be adjusted.

In viewing the separate death and disability experience, it should be kept in mind that the experience is influenced by employer and insurance company practices in permitting the continuance of insurance on disabled lives, and that, accordingly, for some purposes the combined death and disability experience may be more significant. In addition, Waiver of Premium disability claims have been known to be underreported in the past. During the time period covered by this report some companies have instituted corrective actions to reduce the number of unreported claims. Disability claims for some years, therefore, may have increased as a result of improved reporting of claims and the inclusion of unreported claims from prior years. The experience under the Total and Permanent Disability clause should be interpreted cautiously, since companies generally have not offered these benefits in many years.

Tables 2, 3, and 4B also provide data by sex. Cases for which experience by sex was not available were coded as "sex unknown" and are presented as a separate group.

This report uses the Standard Industrial Classification (SIC) code format as published in the United States Bureau of the Budget *Standard Industrial Classification Manual* (revised 1967).

Table 1A presents data for each disability provision (except for Mixed and Other Disability) by calendar year from 1965 through 1974. Mortality ratios are given on the basis of the Commissioners 1960 Standard Group Mortality Table (1960 CSG) and the 1960 Basic Group Mortality Table. The data for the years 1965-69 were taken from the 1971 report and are on the old-format basis. Data for the years 1970-72 include both old- and

new-format experience, while all data for calendar years 1973 and 1974 are coded on the basis of the new format. Table A indicates how the data were split between the old and new formats and how new-format experience was divided by sex category for the years 1970-74. Table 1A should be interpreted with caution, since the trend of mortality ratios may be affected by the addition to the experience, beginning in 1970, of new disability provisions and types of groups. The effect which the previously excluded groups had on the overall new-format experience may be seen in Table B. The presentation of data in Table 1B is similar to that in

TABLE A

YEAR	OLD-FORMAT DATA*		NEW-FORMAT DATA*					
			Males		Females		Sex Unknown	
	Years Exposed	Total Claims†	Years Exposed	Total Claims†	Years Exposed	Total Claims†	Years Exposed	Total Claims†
1970	2,800,578	18,331	3,443	29	15	0	1,682,960	11,761
1971	945,063	7,356	116,277	822	54,957	179	3,212,934	23,111
1972	728,335	9,209	614,233	4,555	262,252	781	3,184,100	24,070
1973	.....	.....	2,450,239	18,328	1,048,452	3,257	1,708,256	12,354
1974	.....	.....	2,496,279	17,736	1,081,128	3,422	1,224,674	9,329
1970-74	4,473,976	34,896	5,680,471	41,470	2,446,804	7,639	11,012,924	80,625

* All disabilities and ages combined.

† 75 per cent of disability claims on Waiver of Premium.

Table 1A, but only experience submitted on the basis of the new format is included. As in Table 1A, mortality ratios are given on the basis of the 1960 CSG and the 1960 Basic Group tables. Ratios are also given on the basis of the 1970-74 new-format experience, using the rates shown in Table 3 by sex and disability category. Different trend patterns between mortality ratios based on the two 1960 mortality tables and ratios based on the 1970-74 tabular rates may be the result of changes in the mix of exposure by sex, since the 1960 CSG and 1960 Basic Group tables do not differentiate by sex whereas the 1970-74 tabular does make such a distinction.

In Table 2, the aggregate data for the years 1970-74 appear by sex for the first three disability categories studied under the new format, tabulated by quinquennial age groups. The assignment of age groups on the new-format basis was changed so that the central age for each group is now one year less than that used for the previous report. Central age 17

TABLE B

TYPE OF GROUP	NEW-FORMAT DATA*											
	Waiver of Premium (Age 60 and Age 65)			Extended Death Benefit and No Disability			Total and Permanent Disability			Mixed and Other Disability		
	Years Exposed	Total Claims †	Ratio A/T ‡	Years Exposed	Total Claims	Ratio A/T ‡	Years Exposed	Total Claims	Ratio A/T ‡	Years Exposed	Total Claims	Ratio A/T ‡
Single employer- employee group	11,170,352	68,912	90%	2,140,607	16,669	76%	1,401,440	9,959	89%	1,883,667	16,774	103%
Union membership group	387,280	3,010	109	16,895	165	83	6,124	58	132	3,082	52	110
Negotiated (Taft- Hartley) trustee group	528,678	3,986	102	25,233	227	115	3,556	38	111	88,701	734	90
Multiple-employer or trade association group	702,844	4,631	82	26,629	232	96	4,294	37	85	53,541	421	93
Professional association membership group	403,385	1,447	70	490	2	52	1,359	16	78	258	2	82
Other	203,201	1,290	80	67,228	798	84	6,752	101	102	14,603	172	85

* All ages, all years, all sexes, and all industries combined.

† 75 per cent of disability claims on Waiver of Premium.

‡ Tabular claims by 1960 Basic Group Mortality Table.

TABLE 1A
 OLD- AND NEW-FORMAT DATA*
 ALL INDUSTRIES COMBINED

YEAR	YEARS EXPOSED	TOTAL CLAIMS †	RATIO ACTUAL TO TABULAR		ACCI- DENT CLAIMS	DIS- ABILITY CLAIMS ‡
			1960 CSG	1960 Basic Group		
Waiver of Premium ‡						
1965	4,046,690	27,502	70.0%	93.8%	1,954	1,891
1966	2,063,718	15,357	68.2	90.4	992	951
1967	3,348,644	25,176	69.5	92.2	1,825	1,663
1968	2,306,038	16,452	71.5	95.7	1,299	1,421
1969	2,650,304	17,930	70.1	94.2	1,528	1,734
1970	3,193,246	19,161	65.5	88.4	1,754	1,289
1971	2,855,269	19,149	68.7	92.2	1,442	1,389
1972	3,374,228	26,170	72.4	96.1	1,683	2,169
1973	3,730,619	23,073	65.5	88.1	1,717	2,702
1974	3,571,499	20,628	63.6	86.0	1,620	2,772
1965-69	14,415,394	102,417	69.8%	93.2%	7,598	7,660
1970-74	16,724,861	108,181	67.2	90.3	8,216	10,321
1965-74	31,140,255	210,598	68.4	91.7	15,814	17,981
Extended Death Benefit §						
1965	909,138	7,613	67.7%	88.8%	418	
1966	652,655	5,009	62.3	81.7	326	
1967	802,079	7,542	72.7	95.0	407	
1968	675,363	6,300	70.9	92.6	359	
1969	472,569	4,224	66.3	86.4	244	
1970	577,824	4,958	65.5	85.5	276	
1971	638,179	4,955	61.1	79.9	291	
1972	572,746	4,949	63.8	83.2	263	
1973	691,169	5,167	55.7	72.6	252	
1974	574,202	4,557	58.8	76.6	167	
1965-69	3,511,804	30,688	68.3%	89.4%	1,754	
1970-74	3,054,120	24,586	60.8	79.3	1,249	
1965-74	6,565,924	55,274	64.7	84.6	3,003	
Total and Permanent Disability						
1965	1,617,344	13,885	74.2%	98.0%	699	1,559
1966	516,437	3,647	69.0	92.1	204	436
1967	826,872	6,715	70.4	92.9	374	621
1968	431,406	4,482	76.5	99.7	215	524
1969	565,049	5,104	76.0	100.1	281	558
1970	480,619	3,532	68.1	90.5	249	280
1971	314,686	2,575	69.5	91.6	109	277
1972	262,387	2,386	69.2	90.4	95	308
1973	403,964	2,853	66.1	87.9	139	524
1974	329,686	2,361	69.1	92.1	134	556
1965-69	3,957,108	33,833	73.4%	96.8%	1,773	3,698
1970-74	1,791,342	13,707	68.3	90.4	726	1,945
1965-74	5,748,450	47,540	71.9	94.9	2,499	5,643

* Excludes Mixed and Other Disability.

† 75 per cent of disability claims on Waiver of Premium.

‡ Includes Age 65 Waiver of Premium for new-format data.

§ Includes policies with no disability clause for new-format data.

TABLE 1B
NEW-FORMAT DATA
ALL INDUSTRIES COMBINED
MALE, FEMALE, AND SEX-UNKNOWN EXPERIENCE COMBINED

YEAR	YEARS EXPOSED	TOTAL CLAIMS*	RATIO ACTUAL TO TABULAR			ACCI- DENT CLAIMS	Dis- ABILITY CLAIMS*
			1960 CSG	1960 Basic Group	1970-74 Tabular		
Waiver of Premium (Age 60 and Age 65)							
1970.....	1,040,803	6,435	71.0%	96.4%	102.9%	557	409
1971.....	2,232,453	14,523	69.1	93.1	100.2	1,115	1,231
1972.....	2,820,366	18,617	68.4	91.8	100.6	1,299	1,837
1973.....	3,730,619	23,073	65.5	88.1	100.2	1,717	2,702
1974.....	3,571,499	20,628	63.6	86.0	98.2	1,620	2,772
1970-74	13,395,740	83,276	66.6%	89.8%	100.0%	6,308	8,951
Extended Death Benefit and No Disability							
1970.....	246,337	2,089	60.9%	79.0%	104.6%	75	.....
1971.....	350,628	2,680	58.6	76.5	100.9	119	.....
1972.....	414,746	3,600	62.8	81.7	107.7	159	.....
1973.....	691,169	5,167	55.7	72.6	94.4	252	.....
1974.....	574,202	4,557	58.8	76.6	98.5	167	.....
1970-74	2,277,082	18,093	58.8%	76.6%	100.0%	772	.....
Total and Permanent Disability							
1970.....	163,971	796	68.1%	95.1%	105.4%	76	84
1971.....	279,990	2,120	67.7	89.6	102.3	94	250
1972.....	245,914	2,079	66.8	87.4	98.9	84	285
1973.....	403,964	2,853	66.1	87.9	97.3	139	524
1974.....	329,686	2,361	69.1	92.1	100.5	134	556
1970-74	1,423,525	10,209	67.4%	89.6%	100.0%	527	1,699
Mixed and Other Disability							
1970.....	235,307	2,470	79.9%	104.3%	101.5%	103	305
1971.....	521,097	4,789	80.3	106.1	101.6	190	631
1972.....	579,559	5,110	78.7	104.2	100.5	214	721
1973.....	381,195	2,846	74.1	99.0	99.2	142	567
1974.....	326,694	2,940	72.4	95.0	96.3	115	599
1970-74	2,043,852	18,155	77.4%	102.2%	100.0%	764	2,823

* 75 per cent of disability claims on Waiver of Premium.

TABLE 2

NEW-FORMAT DATA
ALL INDUSTRIES COMBINED, CALENDAR YEARS 1970-74
MALE, FEMALE, AND SEX-UNKNOWN EXPERIENCE COMBINED

CENTRAL AGE	WAIVER OF PREMIUM (AGE 60 AND AGE 65)						EXTENDED DEATH BENEFIT AND NO DISABILITY					TOTAL AND PERMANENT DISABILITY					
	Years Exposed	Total Claims*	Ratio A/T†		Accid. Claims	Disab. Claims*	Years Exposed	Total Claims	Ratio A/T†		Accid. Claims	Years Exposed	Total Claims	Ratio A/T†		Accid. Claims	Disab. Claims
			1960 CSG	1960 Basic Group					1960 CSG	1960 Basic Group				1960 CSG	1960 Basic Group		
17	208,347	412	106%	219%	219	5	14,628	38	140%	289%	19	16,429	29	95%	196%	13	0
22	1,436,773	1,612	52	110	915	58	189,963	162	39	84	74	148,291	127	40	84	75	5
27	1,727,655	1,861	47	101	875	110	302,479	262	38	81	127	193,925	166	37	80	69	12
32	1,521,393	1,955	52	104	674	191	231,699	225	39	79	82	164,606	182	45	90	60	24
37	1,415,896	2,447	56	98	587	288	210,154	317	49	86	52	143,775	228	51	90	37	51
42	1,492,264	4,165	61	94	573	576	232,236	575	54	83	66	147,093	425	63	97	46	110
47	1,567,793	7,193	65	92	558	1,168	252,248	1,035	58	82	76	155,772	777	71	100	59	213
52	1,443,379	10,847	69	91	563	2,140	235,061	1,538	60	79	60	152,545	1,290	77	102	39	400
57	1,173,075	15,708	78	100	487	4,100	199,985	2,007	59	75	55	126,904	2,031	91	120	40	884
62	818,177	12,912	61	76	414	315	168,286	2,690	62	77	64	88,484	1,265	55	69	32	.....
17-62	12,804,752	59,112	65%	91%	5,865	8,951	2,036,739	8,849	57%	79%	675	1,337,824	6,520	68%	95%	470	1,699
67	336,467	8,721	66%	81%	180	.....	117,138	2,805	61%	75%	32	40,209	983	62%	77%	12	.....
72	147,330	6,346	71	87	115	.....	66,930	2,376	58	71	26	23,441	975	68	84	14	.....
77	74,438	5,072	75	92	71	.....	37,072	2,107	63	77	15	14,786	889	67	81	16	.....
82	23,145	2,347	73	89	36	.....	14,419	1,217	60	74	12	4,902	451	66	81	8	.....
89	9,608	1,678	72	89	41	.....	4,784	739	64	78	12	2,363	391	68	84	7	.....
67-89	590,988	24,164	70%	86%	443	.....	240,343	9,244	61%	75%	97	85,701	3,689	66%	81%	57	.....
Total	13,395,740	83,276	67%	90%	6,308	8,951	2,277,082	18,093	59%	77%	772	1,423,525	10,209	67%	90%	527	1,699

* 75 per cent of disability claims on Waiver of Premium.

† Actual/tabular in per cent.

TABLE 2—Continued
MALE EXPERIENCE ONLY

CENTRAL AGE	WAIVER OF PREMIUM (AGE 60 AND AGE 65)						EXTENDED DEATH BENEFIT AND NO DISABILITY					TOTAL AND PERMANENT DISABILITY					
	Years Exposed	Total Claims*	Ratio A/T†		Accid. Claims	Disab. Claims*	Years Exposed	Total Claims	Ratio A/T†		Accid. Claims	Years Exposed	Total Claims	Ratio A/T†		Accid. Claims	Disab. Claims
			1960 CSG	1960 Basic Group					1960 CSG	1960 Basic Group				1960 CSG	1960 Basic Group		
17	58,757	176	161%	333%	108	2	5,683	18	170%	352%	10	5,644	15	143%	295%	7	0
22	395,684	611	71	151	360	18	39,611	55	64	136	32	40,856	47	53	113	32	1
27	570,141	704	54	115	366	43	60,116	78	57	121	45	66,650	61	40	86	30	5
32	560,918	770	55	112	292	80	58,976	80	55	110	46	68,010	68	40	81	20	11
37	506,226	898	57	101	222	113	52,176	85	52	93	26	59,568	106	57	101	12	25
42	502,452	1,520	66	102	232	229	50,161	122	53	82	24	60,057	186	68	104	21	51
47	510,272	2,672	75	105	208	456	52,774	237	64	90	30	61,107	344	80	112	25	94
52	469,817	4,042	79	104	215	855	49,001	359	67	89	25	63,366	637	92	122	19	220
57	377,130	5,993	93	119	190	1,732	42,319	197	69	88	20	53,150	1,025	113	114	25	486
62	265,808	4,793	70	87	145	65	32,752	638	75	94	16	36,778	619	65	82	18	.....
17-62	4,217,205	22,179	75%	105%	2,338	3,593	443,569	2,169	67%	93%	274	515,186	3,108	81%	112%	209	893
67	107,207	3,090	73%	91%	73	.....	20,681	620	76%	94%	11	13,491	367	69%	85%	7	.....
72	48,675	2,228	75	92	36	.....	12,313	558	74	91	4	7,558	353	77	94	6	.....
77	24,493	1,749	79	97	23	.....	7,294	481	73	89	2	4,621	291	70	85	5	.....
82	6,912	690	71	87	11	.....	3,059	298	70	85	3	1,859	192	74	91	3	.....
89	2,924	491	69	85	12	.....	1,359	244	74	91	3	911	171	77	95	3	.....
67-89	190,211	8,248	74%	92%	155	.....	44,706	2,201	74%	91%	23	28,440	1,374	73%	89%	24	.....
Total	4,407,416	30,427	75%	101%	2,493	3,593	488,275	4,370	70%	92%	297	543,626	4,482	78%	104%	233	893

* 75 per cent of disability claims on Waiver of Premium.

† Actual tabular in per cent.

TABLE 2—Continued
FEMALE EXPERIENCE ONLY

CENTRAL AGE	WAIVER OF PREMIUM (AGE 60 AND AGE 65)						EXTENDED DEATH BENEFIT AND NO DISABILITY					TOTAL AND PERMANENT DISABILITY					
	Years Exposed	Total Claims*	Ratio A/T†		Accid. Claims	Disab. Claims*	Years Exposed	Total Claims	Ratio A/T†		Accid. Claims	Years Exposed	Total Claims	Ratio A/T†		Accid. Claims	Disab. Claims
			1960 CSG	1960 Basic Group					1960 CSG	1960 Basic Group				1960 CSG	1960 Basic Group		
17.....	51,120	52	54%	112%	26	1	4,248	5	63%	131%	4	3,628	1	15%	31%	1	0
22.....	308,199	135	20	43	72	6	29,405	17	27	57	10	30,166	6	9	19	5	0
27.....	268,071	158	26	55	60	20	28,341	16	25	53	4	34,585	18	23	49	8	2
32.....	182,040	143	32	64	44	15	19,550	14	29	58	6	20,245	20	40	80	3	4
37.....	168,147	177	34	60	33	26	17,589	25	46	81	4	16,466	20	39	69	3	9
42.....	184,354	342	41	63	32	53	18,967	28	32	50	5	18,111	41	50	76	5	17
47.....	213,094	541	36	51	36	98	20,875	56	38	54	1	21,169	85	57	80	6	37
52.....	205,943	774	34	46	41	179	20,471	72	32	43	1	21,599	119	50	67	6	53
57.....	165,247	1,141	40	52	31	354	17,248	86	29	37	6	18,534	207	65	83	3	123
62.....	106,918	789	29	36	27	14	12,732	106	32	40	1	12,170	78	25	31	4	.....
17-62.....	1,853,133	4,252	34%	48%	402	766	189,426	425	32%	45%	42	196,673	595	44%	62%	44	245
67.....	38,108	444	30%	37%	11	.....	6,742	96	36%	45%	5	5,479	75	35%	43%	2	.....
72.....	15,264	342	37	45	4	.....	3,964	77	32	39	1	2,825	68	39	48	1	.....
77.....	7,097	268	42	51	6	.....	2,034	76	41	51	1	1,668	58	38	47	0	.....
82.....	2,162	116	38	47	2	.....	872	63	52	63	1	531	45	61	74	3	.....
89.....	822	88	44	54	2	.....	403	35	36	44	1	213	30	58	72	0	.....
67-89.....	63,453	1,258	35%	43%	25	.....	14,015	347	38%	47%	9	10,716	276	42%	51%	6	.....
Total.....	1,916,586	5,510	34%	47%	427	766	203,441	772	35%	46%	51	207,389	871	43%	58%	50	245

* 75 per cent of disability claims on Waiver of Premium.

† Actual/tabular in per cent.

TABLE 2- Continued
SEX-UNKNOWN EXPERIENCE ONLY

CENTRAL AGE	WAIVER OF PREMIUM (AGE 60 AND AGE 65)						EXTENDED DEATH BENEFIT AND NO DISABILITY						TOTAL AND PERMANENT DISABILITY					
	Years Exposed	Total Claims*	Ratio A/T†		Accid. Claims	Disab. Claims*	Years Exposed	Total Claims	Ratio A/T†		Accid. Claims	Years Exposed	Total Claims	Ratio A/T†		Accid. Claims	Disab. Claims	
			1960 CSG	1960 Basic Group					1960 CSG	1960 Basic Group				1960 CSG	1960 Basic Group			
17	98,470	184	100%	207%	85	2	4,697	15	172%	355%	5	7,157	13	98%	202%	5	0	
22	732,890	866	55	116	483	34	120,947	90	31	73	32	77,269	74	44	94	38	4	
27	889,443	909	49	105	449	47	214,022	168	34	73	78	92,690	87	41	88	31	5	
32	778,435	1,042	54	109	338	96	153,173	131	34	70	50	76,351	94	50	100	37	9	
37	741,523	1,372	59	105	332	149	140,380	207	47	84	22	67,741	102	48	86	22	17	
42	805,458	2,303	63	96	309	294	163,108	425	57	88	37	68,925	198	63	97	20	42	
47	844,427	3,980	67	94	314	614	178,599	742	59	83	45	73,496	348	67	95	28	82	
52	767,619	6,031	72	95	307	1,106	165,589	1,107	61	81	31	67,580	534	72	96	14	127	
57	630,698	8,523	80	102	266	2,013	140,418	1,424	59	76	29	55,220	799	85	108	12	275	
62	445,451	7,351	64	80	212	237	122,802	1,946	61	77	47	39,536	568	56	70	10		
17-62	6,734,414	32,681	68%	94%	3,125	4,592	1,403,744	6,255	57%	79%	359	625,965	2,817	65%	91%	217	561	
67	191,152	5,187	69%	85%	96		89,715	2,089	59%	73%	16	21,239	541	65%	80%	3		
72	83,391	3,776	74	91	75		50,653	1,741	56	69	21	13,058	554	70	85	7		
77	42,848	3,055	79	97	42		27,744	1,550	62	76	12	8,497	540	70	86	11		
82	14,071	1,541	78	96	23		10,488	856	58	72	8	2,512	214	61	75	2		
89	5,862	1,099	77	95	27		3,022	460	63	77	8	1,239	190	63	78	4		
67-89	337,324	14,658	74%	91%	263		181,622	6,696	59%	73%	65	46,545	2,039	67%	82%	27		
Total	7,071,738	47,339	69%	93%	3,388	4,592	1,585,366	12,951	58%	75%	424	672,510	4,856	66%	87%	244	561	

* 75 per cent of disability claims on Waiver of Premium.

† Actual/tabular in per cent.

represents the age group 0-19, and central age 89 represents the age group 85 and over. Female mortality is approximately 50 per cent of male mortality under the Waiver of Premium and the Extended Death Benefit and No Disability experience and is a somewhat higher proportion of male mortality under policies with the Total and Permanent Disability provision. In the sex-unknown category, mortality ratios almost always fall between the male and female ratios. The low ratios for the Extended Death Benefit and No Disability experience in the sex-unknown category are due to the fact that a substantial portion of this group is female. In fact, over half the total experience in this disability category consists of one large case which is almost 50 per cent female (exposures, but not claims, were available by sex for this case).

Because several companies had difficulties in compiling their contributions, not every company is represented at each central age. Therefore, Table 2 probably is not useful at all ages for age distribution purposes. Data were eliminated at age 17 for one company, at ages 82 and 89 for a second company, and at ages 67-89 under the Extended Death Benefit and No Disability category for a third company.

The data from Table 2 were used to compute disability rates, accidental death rates, and total death rates by quinquennial age group as shown in Table 3. The disability rate at age 62 for Waiver of Premium experience was computed by dividing disability claims by the exposures for Age 65 Waiver of Premium cases only. The determination of accident as a cause of death under group life policies may be less than exact, and caution should be used in applying accidental death rates to forms of insurance other than group life. It should also be noted that one contributing company included dismemberment claims with its accidental death claims; however, the distortion was so slight as to have a negligible effect on the accidental death rates in Table 3.

In some cases, disability rates are substantially higher at age 57 than the 1965-69 age 58 rates in Table 3. This may be partly the result of the processing practice of assigning disability claims for ages 60 and above to the age group 55-59 for Age 60 Waiver of Premium and Total and Permanent Disability experience. This practice may have had less of an effect in the 1971 study because of the higher central ages. In addition, as previously mentioned, the disability claims for Waiver of Premium may have increased as a result of improved reporting of claims. Disability rates at age 62 for Waiver of Premium may be overstated because of difficulties which certain companies experienced in coding their data.

Table 4A presents experience for (a) all industries on a two-digit SIC basis and (b) those SIC industries at the three-digit level which have

TABLE 3
NEW-FORMAT DATA
ALL INDUSTRIES COMBINED
1970-74 CRUDE QUINQUENNIAL DISABILITY, ACCIDENTAL DEATH, AND
TOTAL DEATH RATES
(Force of Decrement)
MALE, FEMALE, AND SEX-UNKNOWN EXPERIENCE COMBINED

CENTRAL AGE	WAIVER OF PREMIUM (AGE 60 AND AGE 65)			EXTENDED DEATH BENEFIT AND NO DISABILITY		TOTAL AND PERMANENT DISABILITY			TOTAL ACCI- DENTAL DEATH
	Disab.*	Accid. Death	Total Death	Accid. Death	Total Death	Disab.	Accid. Death	Total Death	
17	00002	00105	00195	00130	00260	00000	00079	00177	00105
22	00004	00064	00108	00039	00085	00003	00051	00082	00060
27	00006	00051	00101	00042	00087	00006	00036	00079	00048
32	00013	00044	00116	00035	00097	00015	00036	00096	00043
37	00020	00041	00152	00025	00151	00035	00026	00123	00038
42	00039	00038	00241	00028	00248	00075	00031	00214	00037
47	00074	00036	00384	00030	00410	00137	00038	00362	00035
52	00148	00039	00603	00026	00651	00262	00026	00583	00036
57	00350	00042	00990	00028	01004	00697	00032	00904	00039
62	00523†	00051	01540	00038	01598		00036	01430	00047
67		00053	02592	00027	02395		00030	02445	00045
72		00078	04307	00039	03550		00060	04159	00065
77		00095	06814	00040	05684		00108	06012	00081
82		00156	10140	00083	08440		00163	09200	00132
89		00427	17465	00251	15447		00296	16547	00358

MALE EXPERIENCE ONLY

CENTRAL AGE	WAIVER OF PREMIUM (AGE 60 AND AGE 65)			EXTENDED DEATH BENEFIT AND NO DISABILITY		TOTAL AND PERMANENT DISABILITY			TOTAL ACCI- DENTAL DEATH
	Disab.*	Accid. Death	Total Death	Accid. Death	Total Death	Disab.	Accid. Death	Total Death	
17	00004	00184	00296	00176	00317	00000	00124	00266	00178
22	00005	00091	00150	00081	00139	00002	00078	00113	00089
27	00007	00064	00116	00075	00130	00008	00045	00084	00063
32	00014	00052	00123	00078	00136	00016	00029	00084	00052
37	00022	00044	00155	00050	00163	00042	00020	00136	00042
42	00046	00046	00257	00048	00243	00085	00035	00225	00045
47	00089	00041	00434	00057	00449	00154	00041	00409	00042
52	00182	00046	00678	00051	00733	00347	00030	00658	00044
57	00459	00050	01130	00047	01174	00914	00047	01014	00050
62	00420†	00055	01779	00049	01948		00049	01683	00053
67		00068	02882	00053	02998		00052	02720	00064
72		00074	04577	00032	04532		00079	04671	00067
77		00094	07141	00027	06594		00108	06297	00082
82		00159	09983	00098	09742		00161	10328	00144
89		00410	16792	00221	17954		00329	18771	00347

* 75 per cent of disability claims on Waiver of Premium.

† Rate based on exposures for Age 65 Waiver of Premium only.

TABLE 3 -Continued
FEMALE EXPERIENCE ONLY

CENTRAL AGE	WAIVER OF PREMIUM (AGE 60 AND AGE 65)			EXTENDED DEATH BENEFIT AND NO DISABILITY		TOTAL AND PERMANENT DISABILITY			TOTAL ACCI- DENTAL DEATH
	Disab.*	Accid. Death	Total Death	Accid. Death	Total Death	Disab.	Accid. Death	Total Death	
17	.00001	.00051	.00100	.00094	.00118	.00000	.00028	.00028	.00053
22	.00002	.00023	.00042	.00034	.00058	.00000	.00017	.00020	.00024
27	.00007	.00022	.00051	.00014	.00056	.00006	.00023	.00046	.00022
32	.00008	.00024	.00070	.00031	.00072	.00020	.00015	.00079	.00024
37	.00016	.00020	.00090	.00023	.00142	.00055	.00018	.00067	.00020
42	.00029	.00017	.00157	.00026	.00148	.00094	.00028	.00133	.00019
47	.00046	.00017	.00208	.00005	.00268	.00175	.00028	.00227	.00017
52	.00087	.00020	.00289	.00005	.00352	.00245	.00028	.00306	.00019
57	.00215	.00019	.00476	.00035	.00499	.00664	.00016	.00453	.00020
62	.00270†	.00025	.00725	.00008	.00833		.00033	.00641	.00024
67		.00029	.01165	.00074	.01424		.00037	.01369	.00036
72		.00026	.02241	.00025	.01942		.00035	.02407	.00027
77		.00085	.03776	.00049	.03736		.00000	.03477	.00065
82		.00093	.05365	.00115	.07225		.00565	.08475	.00168
89		.00243	.10706	.00248	.08685		.00000	.14085	.00209

SEX-UNKNOWN EXPERIENCE ONLY

CENTRAL AGE	WAIVER OF PREMIUM (AGE 60 AND AGE 65)			EXTENDED DEATH BENEFIT AND NO DISABILITY		TOTAL AND PERMANENT DISABILITY			TOTAL ACCI- DENTAL DEATH
	Disab.*	Accid. Death	Total Death	Accid. Death	Total Death	Disab.	Accid. Death	Total Death	
17	.00002	.00086	.00185	.00106	.00319	.00000	.00070	.00182	.00086
22	.00005	.00066	.00114	.00026	.00074	.00005	.00049	.00091	.00059
27	.00005	.00050	.00107	.00036	.00078	.00005	.00033	.00088	.00047
32	.00012	.00043	.00122	.00020	.00086	.00012	.00048	.00111	.00040
37	.00020	.00045	.00165	.00016	.00147	.00025	.00032	.00125	.00040
42	.00037	.00038	.00249	.00023	.00261	.00061	.00029	.00226	.00035
47	.00073	.00037	.00399	.00025	.00415	.00112	.00038	.00362	.00035
52	.00144	.00040	.00642	.00021	.00669	.00188	.00021	.00602	.00035
57	.00319	.00042	.01040	.00021	.01014	.00498	.00022	.00949	.00037
62	.00594†	.00054	.01593	.00038	.01585		.00025	.01437	.00049
67		.00050	.02714	.00018	.02328		.00014	.02547	.00038
72		.00090	.04528	.00041	.03437		.00054	.04243	.00070
77		.00098	.07130	.00043	.05587		.00129	.06355	.00082
82		.00163	.10952	.00076	.08162		.00080	.08519	.00122
89		.00461	.18748	.00265	.15222		.00323	.15335	.00385

* 75 per cent of disability claims on Waiver of Premium.

† Rate based on exposures for Age 65 Waiver of Premium only.

TABLE 4A
NEW-FORMAT DATA
CALENDAR YEARS 1970-74
MALE, FEMALE, AND SEX-UNKNOWN EXPERIENCE COMBINED

INDUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
	<i>A. Agriculture, forestry, and fisheries</i>										
01...	Agricultural production	30,597	25	0.82	92	0.0	100%	2,229	80	- 8.6	81%
07...	Agriculture services and hunting	27,883	11	0.39	17	-0.4	92	990	40	1.1	103%
08...	Forestry	1,370	0	0.00	6	-0.4	94	356	21	- 7.2	89
09...	Fisheries	243	0	0.00	1	-2.5	55	16	0	-29.1	0
	Total agriculture, forestry, and fisheries	60,093	36	0.60	183	-0.2	96%	3,591	141	- 5.9	87%
	<i>B. Mining</i>										
10...	Metal mining	21,945	25	1.11	16	1.3	134%	402	18	- 3.1	94%
11...	Anthracite mining	1,629	2	1.23	10	1.2	124%	71	5	18.5	136%
12...	Bituminous coal and lignite mining	14,188	17	1.20	36	1.9	135%	1,456	57	-17.2	70%
13...	Oil and gas extraction										
131...	Crude petroleum and natural gas	169,218	81	0.48	1,305	1.6	127%	28,507	1,348	3.0	107%
	Other oil and gas extraction	36,943	57	1.54	174	0.9	123	354	9	-10.3	71
	Total	206,161	138	0.67	1,479	1.5	126%	28,861	1,357	2.8	106%
14...	Nonmetallic minerals, except fuels	38,837	38	0.98	27	1.0	119%	3,333	135	- 4.5	90%
	Total mining	282,760	200	0.78	1,634	1.4	126%	34,123	1,572	1.2	103%
	<i>C. Contract construction</i>										
15...	General building contractors	104,241	85	0.82	35	0.4	109%	4,073	144	- 3.2	92%
16...	Heavy construction contractors	130,318	112	0.86	65	2.0	136	8,249	415	8.8	121
17...	Special trade contractors	243,748	172	0.71	137	0.9	117	19,888	1,072	5.6	112
	Total contract construction	478,307	369	0.77	2,039	1.1	121%	32,210	1,631	5.3	112%
19...	<i>D. Manufacturing</i>										
	Ordnance and accessories	123,864	69	0.56	29	0.2	105%	2,387	119	9.8	125%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular data by Table 3 by sex; actual tabular in per cent.

TABLE 4A Continued

IN- DUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium (Age 60 and Age 65)				Extended Death Benefit and No Disability				Total and Permanent Disability				
		Years Exposed	Death		Disability*		Years Exposed	Death		Years Exposed	Death		Disability	
			No.	A/T†	No.	A/T†		No.	A/T†		No.	A/T†	No.	A/T†
	<i>A. Agriculture, forestry, and fisheries</i>													
01	Agricultural production	30,230	212	97%	11	47%	2,236	12	96%	360	7	121%	0	0%
07	Agriculture services and hunting	27,452	127	95	17	94	1,421	9	92	0	0	0	0	0
08	Forestry	955	4	60	2	221	35	0	0	736	22	92	2	153
09	Fisheries	246	0	0	1	350	13	0	0	0	0	0	0	0
	Total agriculture, forestry, and fisheries	58,883	343	95%	29	72%	3,705	21	91%	1,096	29	97%	2	100%
	<i>B. Mining</i>													
10	Metal mining	18,830	98	126%	23	210%	3,517	13	76%	0	0	0	0	0
11	Anthracite mining	1,678	9	105%	2	162%	22	4	206%	0	0	0	0	0
12	Bituminous coal and lignite mining	14,983	119	86%	32	278%	258	6	172%	403	5	74%	1	174%
13	Oil and gas extraction													
131	Crude petroleum and natural gas	166,637	1,847	104%	300	230%	369	8	166%	30,719	457	126%	41	198%
	Other oil and gas extraction	34,630	151	122	16	78	1,685	9	148	982	7	209	0	0
	Total	201,267	1,998	105%	316	209%	2,054	17	156%	31,701	464	127%	41	190%
14	Nonmetallic minerals, except fuels	36,198	295	107%	29	110%	1,942	12	90%	4,030	37	109%	4	99%
	Total mining	272,956	2,519	195%	403	200%	7,793	52	113%	36,134	506	125%	46	170%
	<i>C. Contract construction</i>													
15	General building contractors	104,657	586	107%	65	94%	3,417	22	83%	240	5	150%	1	265%
16	Heavy construction contractors	129,054	1,094	124	211	207	4,680	35	104	4,833	33	133	5	89
17	Special trade contractors	258,302	2,223	113	236	131	4,742	40	101	592	13	187	1	135
	Total contract construction	492,013	3,903	115%	512	146%	12,839	97	96%	5,665	51	146%	7	100%
19	<i>D. Manufacturing</i>													
	Ordnance and accessories	126,087	610	103%	137	137%	155	1	111%	9	0	0%	0	0%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4A *Continued*

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
20 ...	D. <i>Manufacturing</i> Continued										
208 ...	Food and kindred products	121,519	61	0.50	581	0.1	102%	4,911	216	1.7	104%
	Beverages	300,492	155	0.52	1,497	0.0	99	16,076	680	1.1	98
	Other food and kindred products										
	Total	422,011	216	0.51	2,079	0.0	100%	20,987	896	0.4	99%
21 ...	Tobacco manufactures	29,248	11	0.38	162	1.7	143%	1,928	100	11.1	127%
22 ...	Textile mill products	197,938	84	0.42	1,001	0.1	103%	11,883	444	3.6	91%
23 ...	Apparel and other textile products	154,493	47	0.30	501	0.8	80%	5,761	154	8.9	75%
24 ...	Lumber and wood products	95,142	86	0.90	799	0.4	108%	4,304	150	5.6	86%
25 ...	Furniture and fixtures	98,824	51	0.52	57	0.0	100%	3,992	201	0.2	122%
26 ...	Paper and allied products	258,121	129	0.50	1,116	0.5	112%	10,219	571	13.4	131%
27 ...	Printing and publishing										
271 ...	Newspapers	131,177	46	0.35	697	0.0	100%	11,893	712	3.1	107%
	Other printing and publishing	205,753	70	0.34	81	0.7	86	12,323	500	0.6	98
	Total	336,930	116	0.34	1,542	0.4	92%	27,216	1,212	1.4	103%
28 ...	Chemicals and allied products										
283 ...	Drugs	101,087	31	0.31	418	0.2	95%	5,938	270	0.2	100%
	Other chemicals and allied products	234,991	118	0.50	1,968	0.0	100	8,037	372	5.0	112
	Total	336,078	149	0.44	1,486	0.1	99%	13,975	642	2.8	106%
29 ...	Petroleum and coal products	47,567	27	0.57	73	0.3	106%	6,344	316	4.2	92%
30 ...	Rubber and plastics products, n.e.c.†	190,638	98	0.51	816	0.2	104%	12,015	370	11.6	73%
31 ...	Leather and leather products	110,724	36	0.33	513	0.1	102%	5,778	252	5.9	116%
32 ...	Stone, clay, and glass products	283,910	149	0.52	1,715	1.5	131%	12,486	658	10.0	124%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3%; see actual/tabular in per cent.

‡ Not elsewhere classified.

TABLE 4A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium (Age 60 and Age 65)					Extended Death Benefit and No Disability			Total and Permanent Disability				
		Years Exposed	Death		Disability*		Years Exposed	Death		Years Exposed	Death		Disability	
			No.	A/T†	No.	A/T†		No.	A/T†		No.	A/T†	No.	A/T†
20.....	D. <i>Manufacturing—Continued</i>													
208.....	Food and kindred products													
	Beverages	113,979	629	103%	77	99%	7,157	37	94%	5,294	50	112%	4	64%
	Other food and kindred products	247,604	1,386	95	188	105	36,416	314	104	32,548	230	101	59	152
	Total	361,583	2,015	98%	266	103%	43,573	351	103%	37,842	280	103%	63	140%
21.....	Tobacco manufactures	21,036	180	142%	26	224%	479	3	110%	9,661	49	120%	4	40%
22.....	Textile mill products	185,387	1,079	96%	159	125%	11,301	90	119%	13,133	101	88%	16	88%
23.....	Apparel and other textile products	143,946	486	75%	50	58%	8,506	48	103%	7,802	40	103%	31	370%
24.....	Lumber and wood products	94,906	547	103%	59	92%	3,415	25	86%	1,125	16	165%	2	153%
25.....	Furniture and fixtures	92,822	538	111%	60	102%	5,023	35	102%	4,971	20	61%	5	50%
26.....	Paper and allied products	217,871	1,277	110%	247	175%	16,931	75	87%	33,538	206	114%	82	190%
27.....	Printing and publishing													
271.....	Newspapers	98,391	843	104%	48	69%	12,670	108	92%	35,009	382	117%	26	61%
	Other printing and publishing	175,026	919	91	74	63	16,431	136	90	26,619	185	103	33	110
	Total	273,417	1,762	97%	122	65%	29,101	244	91%	61,628	567	112%	59	81%
28.....	Chemicals and allied products													
283.....	Drugs	103,676	590	93%	78	120%	1,702	8	93%	1,647	9	174%	3	165%
	Other chemicals and allied products	182,898	987	103	141	113	46,333	218	98	13,797	90	114	4	27
	Total	286,574	1,577	99%	219	115%	48,035	226	97%	15,444	99	118%	7	41%
29.....	Petroleum and coal products	42,686	341	91%	46	143%	369	3	188%	10,856	186	103%	13	138%
30.....	Rubber and plastics products, n.e.c.‡	181,172	864	109%	140	130%	13,886	140	40%	7,595	34	99%	8	72%
31.....	Leather and leather products	108,146	585	105%	95	136%	3,285	20	90%	5,071	60	91%	5	81%
32.....	Stone, clay, and glass products	256,607	1,576	120%	430	248%	10,547	109	92%	29,242	243	110%	45	130%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

‡ Not elsewhere classified.

TABLE 4A -Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65					Age 65 and Above				
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
No.	Per M		No.	A-T Per M	A/T†	No.	A-T Per M		A/T†		
	D. <i>Manufacturing</i> —Continued										
33.....	Primary metal industries										
331.....	Blast furnace and basic steel products	117,566	89	0.50	966	2.4	138%	7,512	422	10.6	123%
	Other primary metal industries	218,445	140	0.64	1,329	0.9	118	10,973	532	3.6	108
	Total	336,011	199	0.59	2,235	1.4	125%	18,485	954	6.4	114%
34.....	Fabricated metal products										
342.....	Cutlery, hand tools, and hardware	119,287	37	0.31	596	0.2	96%	6,342	302	8.6	122%
344.....	Fabricated structural metal products	165,943	117	0.71	823	0.3	106	7,599	357	1.8	104
	Other fabricated metal products	285,548	172	0.60	980	0.9	119	12,848	559	0.6	101
	Total	570,778	326	0.57	3,099	0.5	110%	26,789	1,218	2.8	107%
35.....	Machinery, except electrical										
354.....	Metal working machinery	165,525	73	0.44	959	0.5	106%	6,481	259	2.2	95%
355.....	Special industry machinery	109,466	43	0.39	706	0.4	107	6,950	273	3.3	92
356.....	General industrial machinery	120,648	18	0.40	724	0.8	116	5,285	217	2.5	94
357.....	Office and computing machines	138,484	60	0.43	602	0.8	122	4,932	350	27.4	163
	Other machinery, except electrical	298,553	169	0.57	1,504	0.5	111	11,088	546	5.9	114
	Total	832,678	393	0.47	3,491	0.5	111%	34,736	1,645	4.3	110%
36.....	Electrical equipment and supplies										
361.....	Electrical test and distributing equipment	156,616	60	0.38	647	0.2	104%	4,378	196	3.4	108%
362.....	Electrical industrial apparatus	121,441	60	0.49	566	0.3	106	4,373	161	1.6	105
363.....	Household appliances	122,635	65	0.53	466	0.2	96	3,062	171	6.2	113
367.....	Electronic components and accessories	222,888	78	0.35	647	0.3	90	2,592	153	25.2	174
	Other electrical equipment and supplies	213,829	91	0.44	892	0.1	102	7,198	284	2.7	94
	Total	837,109	357	0.43	3,216	0.0	100%	21,603	965	4.0	110%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium (Age 60 and Age 65)				Extended Death Benefit and No Disability				Total and Permanent Disability				
		Years Exposed	Death		Disability*		Years Exposed	Death		Years Exposed	Death		Disability	
			No.	A/T†	No.	A/T†		No.	A/T†		No.	A/T†	No.	A/T†
33	D. <i>Manufacturing—Continued</i>													
331	Primary metal industries	121,236	1,092	127%	165	170%	804	37	164%	3,038	21	179%	13	309%
	Blast furnace and basic steel products	211,204	1,469	113	221	140	6,920	66	116	11,294	84	93	21	120
	Other primary metal industries													
	Total	332,440	2,561	119%	386	151%	7,724	103	130%	14,332	105	103%	34	156%
34	Fabricated metal products													
342	Cutlery, hand tools, and hardware	79,789	487	105%	60	103%	4,996	19	56%	40,844	295	109%	37	81%
344	Fabricated structural metal products	164,421	974	105	102	92	2,948	30	115	6,173	57	115	17	233
	Other fabricated metal products	278,488	1,748	109	300	148	8,731	96	129	11,177	70	100	25	196
	Total	522,698	3,209	107%	462	124%	16,675	145	108%	58,194	422	108%	79	120%
35	Machinery, except electrical													
354	Metal working machinery	152,089	906	104%	135	107%	5,674	45	96%	14,243	118	106%	14	59%
355	Special industry machinery	101,388	690	97	113	135	3,651	47	91	11,377	106	123	23	94
356	General industrial machinery	121,288	773	106	129	136	2,386	23	133	2,259	16	106	0	0
357	Office and computing machines	140,685	858	137	79	118	1,036	6	131	1,695	6	111	3	145
	Other machinery, except electrical	245,438	1,438	110	219	129	32,167	183	105	32,038	161	104	49	158
	Total	760,888	4,665	110%	674	125%	44,914	304	103%	61,612	407	109%	89	105%
36	Electrical equipment and supplies													
361	Electrical test and distributing equipment	141,872	596	97%	116	136%	6,850	62	121%	12,272	58	132%	11	127%
362	Electrical industrial apparatus	118,350	528	95	146	190	5,276	32	86	2,188	12	87	9	227
363	Household appliances	110,134	527	103	53	78	14,319	40	82	1,244	17	159	0	0
367	Electronic components and accessories	137,317	509	98	105	126	86,495	176	92	1,668	9	75	1	50
	Other electrical equipment and supplies	193,801	892	102	95	82	13,018	74	98	14,208	85	95	30	124
	Total	701,474	3,052	99%	513	120%	125,958	384	95%	31,580	181	106%	51	126%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4A *Continued*

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
37.....	<i>D. Manufacturing—Continued</i>										
371.....	Transportation equipment										
372.....	Motor vehicles and equipment	113,597	78	0.69	609	0.4	109%	6,434	341	8.6	119%
	Aircraft and parts	393,396	140	0.36	2,024	-0.6	89	19,924	914	4.0	110
	Other transportation equipment	87,122	75	0.86	464	1.0	123	2,186	113	11.0	127
	Total	594,115	293	0.49	3,097	0.2	97%	28,544	1,368	5.6	113%
38.....	Instruments and related products	158,008	61	0.39	690	-0.4	93%	8,211	341	-0.6	99%
39.....	Miscellaneous manufacturing industries	214,657	83	0.39	966	-0.3	93%	10,198	401	-4.0	91%
	Total manufacturing	6,229,144	2,980	0.48	30,817	0.2	105%	287,841	12,977	2.5	106%
	<i>E. Transportation, communication, electric, gas, and sanitary services</i>										
40.....	Railroad transportation	12,742	9	0.71	83	0.2	102%	1,494	70	-3.8	92%
41.....	Local and interurban passenger transit	53,908	22	0.41	353	2.1	134%	11,050	624	10.9	124%
42.....	Trucking and warehousing										
421.....	Trucking, local and long distance	153,568	79	0.51	823	0.7	115%	4,199	139	-6.5	84%
	Other trucking and warehousing	24,998	15	0.69	120	0.5	113	886	29	-8.8	79
	Total	178,566	94	0.53	943	0.7	115%	5,085	168	-6.9	83%
44.....	Water transportation	43,205	22	0.51	143	4.2	169%	3,375	179	11.9	129%
45.....	Transportation by air										
451.....	Certificated air transportation	365,495	166	0.45	1,016	-0.3	90%	1,522	33	-9.7	69%
	Other transportation by air	33,021	15	0.45	96	-0.3	92	197	7	-5.0	88
	Total	398,516	181	0.45	1,112	-0.3	90%	1,719	40	-9.2	72%
46.....	Pipeline transportation	6,138	0	0.00	20	-0.8	80%	61	2	-1.3	96%
47.....	Transportation services	47,125	18	0.38	221	-0.4	93%	3,073	119	-1.2	97%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4A -Continued

IN- DUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium (Age 60 and Age 65)				Extended Death Benefit and No Disability				Total and Permanent Disability				
		Years Exposed	Death		Disability*		Years Exposed	Death		Years Exposed	Death		Disability	
			No.	A/T†	No.	A/T†		No.	A/T†		No.	A/T†	No.	A/T†
	D. <i>Manufacturing—Continued</i>													
37.....	Transportation equipment													
371.....	Motor vehicles and equipment	109,065	747	110%	86	112%	3,214	21	89%	7,752	85	163%	11	102%
372.....	Aircraft and parts	214,754	697	80	131	75	31,768	981	111	166,798	757	92	372	106
	Other transportation equipment	84,329	454	119	80	154	2,685	14	105	2,294	15	92	14	544
	Total	408,148	1,898	98%	297	98%	37,667	1,016	110%	176,844	857	96%	397	109%
38.....	Instruments and related products	147,695	801	98%	111	108%	11,813	70	88%	6,711	38	48%	11	117%
39.....	Miscellaneous manufacturing industries	201,212	1,095	92%	128	88%	6,904	46	110%	16,739	74	94%	24	119%
	Total manufacturing	5,466,795	30,718	104%	4,628	123%	446,261	3,438	96%	603,929	3,985	103%	1,025	115%
	E. <i>Transportation, communication, electric, gas, and sanitary services</i>													
40.....	Railroad transportation	6,289	58	118%	7	142%	7,074	52	75%	873	36	112%	0	0%
41.....	Local and interurban passenger transit	47,664	663	122%	54	141%	12,357	305	151%	4,937	51	94%	4	67%
42.....	Trucking and warehousing	120,978	669	111%	75	85%	21,386	188	128%	15,403	30	83%	2	30%
421.....	Trucking, local and long distance	23,047	121	108%	13	93%	1,277	4	72%	1,560	8	86%	3	108%
	Other trucking and warehousing													
	Total	144,025	790	110%	88	86%	22,663	192	126%	16,963	38	84%	5	53%
44.....	Water transportation	42,141	510	157%	76	220%	1,758	18	95%	2,681	17	87%	1	28%
45.....	Transportation by air													
451.....	Certificated air transportation	141,345	352	102%	32	57%	3,470	14	194%	222,202	507	88%	144	75%
	Other transportation by air	33,118	88	91	15	96	100	0	0	0	0	.....	0	.....
	Total	174,463	440	99%	47	65%	3,570	14	186%	222,202	507	88%	144	75%
46.....	Pipeline transportation	6,199	18	78%	4	99%	0	0	.....	0	0	.....	0	.....
47.....	Transportation services	45,239	282	100%	17	50%	3,278	15	78%	1,681	26	110%	0	0%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4A *Continued*

INDUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED										
		Under Age 65					Age 65 and Above					
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims			
No.	Per M		No.	A-T Per M	A/T†	No.	A-T Per M		A/T†			
48.....	E. <i>Transportation, communication, electric, gas, and sanitary services</i> Continued Communication	168,998	81	0.48	138	-0.4	85%	10,650	431	2.7	107%	
481.....		Telephone communication	47,144	27	0.57	180	-0.2	94	1,520	84	8.2	117
		Other communication										
	Total	216,142	108	0.50	618	-0.4	88%	12,170	515	3.4	109%	
49.....	Electric, gas, and sanitary services	222,674	114	0.51	1,252	-0.4	107%	16,268	764	-0.5	99%	
	Total transportation, communication, electric, gas, and sanitary services	1,179,016	568	0.48	5,143	-0.2	105%	54,295	2,481	2.5	106%	
50.....	F. <i>Wholesale and retail trade</i>	107,138	53	0.49	463	-0.5	89%	5,764	233	-1.4	97%	
504.....		Wholesale trade										
		Groceries and related products	102,365	54	0.53	456	-0.2	97	4,331	156	-3.7	91
508.....		Machinery, equipment, and supplies	237,048	124	0.52	1,227	-0.2	105	12,990	551	1.9	105
509.....		Miscellaneous wholesalers	224,601	80	0.36	881	-0.4	90	10,405	435	-0.3	99
	Other wholesale trade											
	Total	671,152	311	0.46	3,028	-0.2	96%	33,490	1,375	-0.1	100%	
52.....	Building materials and farm equipment	37,035	22	0.59	207	-0.3	106%	2,139	74	-7.7	82%	
53.....	Retail general merchandise	154,415	29	0.19	174	-0.8	87%	21,466	687	-8.7	79%	
531.....		Department stores	156,526	46	0.29	617	-0.1	91	4,588	213	8.0	121
		Other retail general merchandise										
	Total	310,941	75	0.24	1,390	-0.6	89%	26,054	900	-5.8	86%	
54.....	Food stores	101,753	43	0.42	474	-0.2	104%	3,237	115	-2.3	94%	
55.....	Automotive dealers and service stations	158,222	78	0.46	721	-0.3	95%	6,545	201	-8.5	78%	
551.....		New and used car dealers										
		Other automotive dealers and service stations	31,356	22	0.70	148	-0.2	105	1,100	30	-8.1	77
	Total	189,578	95	0.50	871	-0.2	96%	7,645	231	-8.5	78%	

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4A *Continued*

INDUSTRY CODE	INDUSTRY	ALL AGES COMBINED													
		Waiver of Premium (Age 60 and Age 65)				Extended Death Benefit and No Disability			Total and Permanent Disability						
		Years Exposed	Death		Disability*		Years Exposed	Death		Years Exposed	Death		Disability		
			No.	A/T†	No.	A/T†		No.	A/T†		No.	A/T†	No.	A/T†	
48	E. <i>Transportation, communication, electric, gas, and sanitary services—Continued</i> Communication	125,210	579	101%	6	12%	52,027	271	98%	2,411	10	101%	0	0%	
481		Telephone communication	45,905	177	99	17	61	1,018	7	130	1,741	63	130	0	0
		Other communication													
	Total	171,115	756	101%	23	30%	53,045	278	98%	4,152	73	125%	0	0%	
49	Electric, gas, and sanitary services	186,121	1,190	98%	210	148%	16,827	200	98%	35,994	330	100%	86	160%	
	Total transportation, communication, electric, gas, and sanitary services	823,256	4,707	108%	525	103%	120,572	1,074	112%	289,483	1,078	94%	240	89%	
50	F. <i>Wholesale and retail trade</i> Wholesale trade	96,805	536	97%	35	53%	4,583	43	98%	11,514	72	86%	12	84%	
504		Groceries and related products	93,490	449	92	56	91	5,523	27	89	7,683	52	103	28	217
508		Machinery, equipment, and supplies	204,417	1,331	111	98	67	26,790	154	86	18,831	164	115	26	108
509		Miscellaneous wholesalers	215,120	1,060	97	86	64	12,561	87	85	7,325	75	101	8	86
		Other wholesale trade													
	Total	609,832	3,376	101%	276	68%	49,457	311	88%	45,353	363	104%	74	122%	
52	Building materials and farm equipment	34,183	215	100%	20	78%	2,599	22	122%	2,392	21	91%	3	103%	
53	Retail general merchandise Department stores	112,305	801	89%	71	81%	14,321	155	100%	49,255	365	65%	68	109%	
531		Other retail general merchandise	139,641	628	92	124	139	15,420	49	108	6,053	22	75	7	134
		Total	251,946	1,429	90%	195	110%	29,741	204	102%	55,308	387	65%	75	111%
54	Food stores	97,791	415	92%	104	170%	5,692	33	93%	1,507	17	169%	0	0%	
55	Automotive dealers and service stations New and used car dealers	154,785	817	97%	50	46%	7,661	41	93%	2,321	16	84%	1	32%	
551		Other automotive dealers and service stations	30,327	162	110	7	33	1,395	6	66	734	3	133	0	0
		Total	185,112	979	99%	56	43%	9,056	47	89%	3,055	19	89%	1	28%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4A *Continued*

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
56	F. <i>Wholesale and retail trade—Continued</i> Apparel and accessory stores	68,202	23	0.34	252	1.2	76%	7,046	205	— 9.1	76%
57	Furniture and home furnishings stores	42,051	25	0.59	194	0.2	106%	2,388	91	0.2	101%
58	Eating and drinking places	111,903	50	0.45	151	— 0.2	95%	4,247	125	— 6.3	82%
59	Miscellaneous retail stores	86,114	37	0.43	280	— 0.9	78%	4,229	133	— 4.7	87%
	Total wholesale and retail trade	1,618,729	681	0.42	7,125	— 0.3	94%	90,475	3,249	— 3.9	90%
	G. <i>Finance, insurance, and real estate</i>										
60	Banking										
602	Commercial and stock savings banks	180,698	36	0.20	448	— 0.8	76%	10,806	461	— 0.5	99%
	Other banking	240,103	38	0.16	670	— 1.1	72	16,825	579	— 8.5	80
	Total	420,801	74	0.18	1,117	1.0	74%	27,631	1,040	— 5.4	87%
61	Credit agencies other than banks	65,142	18	0.28	11	0.6	84%	3,947	170	— 2.9	94%
62	Security, commodity brokers, and services	65,759	23	0.35	25	0.2	91%	5,693	266	1.9	104%
63	Insurance carriers	289,638	91	0.31	1,187	0.2	96%	17,461	644	— 2.4	94%
64	Insurance agents, brokers, and service	45,524	12	0.26	181	— 0.2	96%	2,957	103	— 7.6	82%
65	Real estate	78,505	36	0.46	317	0.3	93%	3,986	142	— 5.9	86%
66	Combined real estate, insurance, etc.	6,724	1	0.15	28	— 0.1	97%	299	14	3.1	107%
67	Holding and other investment companies	165,413	75	0.45	71	— 0.3	93%	7,528	290	0.1	100%
	Total finance, insurance, and real estate	1,137,506	330	0.29	4,006	0.5	87%	69,502	2,669	— 3.4	92%
	H. <i>Services</i>										
70	Hotels and other lodging places										
704	Membership-basis organization hotels	111,617	34	0.30	354	0.2	94%	1,563	62	7.2	122%
	Other hotels and other lodging places	69,710	42	0.60	406	0.4	107	5,426	180	— 2.9	92
	Total	181,327	76	0.42	759	0.0	100%	6,980	242	— 0.6	98%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual tabular in per cent.

TABLE 4A - Continued

IN- DUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium (Age 60 and Age 65)				Extended Death Benefit and No Disability			Total and Permanent Disability					
		Years Exposed	Death		Disability*		Years Exposed	Death		Years Exposed	Death		Disability	
			No.	A/T†	No.	A/T†		No.	A/T†		No.	A/T†	No.	A/T†
56	F. Wholesale and retail trade -Continued Apparel and accessory stores	62,583	359	78%	23	52%	3,769	39	115%	8,896	36	66%	0	0%
57	Furniture and home furnishings stores	39,640	225	110%	11	46%	4,441	46	116%	358	3	56%	0	0%
58	Eating and drinking places	112,408	520	96%	35	52%	3,279	17	124%	463	4	110%	0	0%
59	Miscellaneous retail stores	80,284	330	81%	25	51%	6,056	33	84%	4,003	23	138%	2	104%
	Total wholesale and retail trade	1,473,779	7,848	96%	746	76%	114,090	752	95%	121,335	873	81%	155	107%
	G. Finance, insurance, and real estate													
60	Banking													
602	Commercial and stock savings banks	165,618	709	85%	59	78%	17,932	86	94%	7,954	52	98%	3	45%
	Other banking	208,832	894	74	71	67	12,183	68	85	35,913	193	85	23	73
	Total	374,450	1,603	79%	129	72%	30,115	154	90%	43,867	245	87%	26	68%
61	Credit agencies other than banks	66,747	339	87%	36	104%	1,670	4	64%	672	2	71%	0	0%
62	Security, commodity brokers, and services	66,982	471	102%	21	59%	2,819	21	101%	1,651	6	98%	0	0%
63	Insurance carriers	283,195	1,389	88%	236	139%	6,887	51	95%	17,017	135	129%	20	129%
64	Insurance agents, brokers, and service	41,152	223	90%	23	96%	6,047	31	92%	1,282	5	75%	2	165%
65	Real estate	80,477	406	95%	26	52%	1,873	24	90%	141	3	125%	0	0%
66	Combined real estate, insurance, etc.	6,776	35	109%	2	37%	170	5	126%	77	0	0%	0	0%
67	Holding and other investment companies	155,794	765	93%	69	65%	14,262	154	140%	2,885	13	69%	2	61%
	Total finance, insurance, and real estate	1,075,573	5,231	87%	541	90%	63,843	444	104%	67,592	409	97%	50	83%
	H. Services													
70	Hotels and other lodging places													
704	Membership-basis organization hotels	5,382	32	94%	1	19%	14	0	0%	107,784	350	115%	33	39%
	Other hotels and other lodging places	68,336	525	108	14	26	461	3	148	6,339	36	130	8	102
	Total	73,718	557	107%	14	26%	475	3	143%	114,123	386	117%	41	44%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4A- *Continued*

INDUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		Years Exposed	Accidental Death Claims		All Claims†			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
72	II. <i>Services—Continued</i> Personal services	58,396	19	0.33	273	0.9	99%	3,043	95	- 4.9	86%
73	Miscellaneous business services	154,648	69	0.45	556	-0.3	93%	4,222	134	- 3.7	90%
739	Miscellaneous business services Other miscellaneous business services	123,631	71	0.57	527	0.1	102	5,923	227	0.9	102
	Total	278,279	140	0.50	1,083	0.1	97%	10,145	361	- 1.0	97%
75	Auto repair services; garages	19,723	20	1.01	107	1.1	126%	859	37	4.1	110%
76	Miscellaneous repair services	19,061	10	0.52	117	1.1	122%	725	17	-11.5	67%
78	Motion pictures	10,367	2	0.19	48	-0.6	89%	1,303	62	3.3	107%
79	Amusement and recreation services, n.e.c.1	35,858	18	0.50	216	0.2	103%	4,525	200	- 0.1	100%
80	Medical and other health services										
806	Hospitals	589,673	139	0.24	1,712	-1.1	72%	19,058	451	- 7.9	75%
	Other medical and other health services	62,960	25	0.40	171	1.3	68	1,895	30	-15.2	51
	Total	652,633	164	0.25	1,882	-1.1	72%	20,953	481	- 8.6	73%
81	Legal services	44,577	10	0.22	122	-0.8	78%	2,432	75	- 5.4	85%
82	Educational services										
821	Elementary and secondary schools	330,494	71	0.21	982	1.2	72%	10,988	239	- 9.9	69%
822	Colleges and universities	318,504	73	0.23	1,280	0.7	85	21,194	681	- 7.4	81
	Other educational services	22,370	2	0.09	76	0.8	82	979	33	- 9.4	78
	Total	671,368	146	0.22	2,331	-0.9	79%	33,161	953	- 8.3	78%
84	Museums, botanical and zoological gardens	6,408	0	0.00	35	0.7	89%	936	35	- 9.4	80%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual tabular in per cent.

‡ Not elsewhere classified.

TABLE 4A -Continued

IN- DUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium (Age 60 and Age 65)				Extended Death Benefit and No Disability			Total and Permanent Disability					
		Years Exposed	Death		Disability*		Years Exposed	Death		Years Exposed	Death		Disability	
			No.	A/T†	No.	A/T†		No.	A/T†		No.	A/T†	No.	A/T†
72	II, Services -Continued Personal services	52,515	293	101%	23	62%	5,425	24	72%	3,499	27	111%	6	118%
73	Miscellaneous business services													
739	Miscellaneous business services	151,639	614	98%	45	51%	5,322	23	119%	1,909	8	59%	0	0%
	Other miscellaneous business services	107,488	654	110	51	78	4,218	11	67	17,848	31	65	7	50
	Total	259,127	1,268	104%	96	63%	9,540	34	95%	19,757	39	64%	7	44%
75	Auto repair services; garages	19,972	127	125%	9	73%	606	8	202%	4	0	0%	0	0%
76	Miscellaneous repair services	18,184	114	115%	8	58%	1,602	12	131%	0	0		0	
78	Motion pictures	9,939	93	111%	0	0%	625	8	92%	1,106	9	83%	0	0%
79	Amusement and recreation services, n.e.c.‡	38,704	392	107%	4	12%	836	8	113%	843	12	162%	0	0%
80	Medical and other health services													
806	Hospitals	572,376	1,832	74%	179	54%	22,085	92	80%	14,270	53	91%	7	43%
	Other medical and other health services	59,990	171	68	11	29	1,598	8	91	3,267	10	103	1	26
	Total	632,366	2,003	74%	189	51%	23,683	100	81%	17,537	63	93%	8	40%
81	Legal services	41,104	169	89%	4	18%	3,862	17	76%	2,043	7	74%	0	0%
82	Educational services													
821	Elementary and secondary schools	322,596	992	73%	104	52%	8,934	52	99%	9,952	63	77%	10	85%
822	Colleges and universities	232,399	1,063	75	179	115	31,335	200	89	75,964	470	102	49	56
	Other educational services	20,718	81	97	4	29	549	1	83	2,082	24	64	2	89
	Total	575,713	2,136	75%	287	78%	40,818	253	90%	87,998	557	96%	61	60%
84	Museums, botanical and zoological gardens	6,781	58	86%	2	27%	563	10	101%	0	0		0	

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

‡ Not elsewhere classified.

TABLE 4A—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A—T Per M	A/T†		No.	A—T Per M	A/T†
	II. Services—Continued										
86	Nonprofit membership organizations										
861	Business associations	202,664	85	0.42	1,004	0.4	92%	12,715	446	— 3.5	91%
862	Professional organizations	304,755	85	0.28	1,053	—1.1	76	3,821	94	— 6.6	79
863	Labor organizations	366,965	234	0.64	7,120	0.8	116	18,659	750	1.2	103
866	Religious organizations	111,496	32	0.29	427	—1.6	70	12,027	486	— 3.6	92
	Other nonprofit membership organizations	162,094	66	0.41	729	—0.3	93	12,098	413	— 3.1	92
	Total	1,147,974	502	0.44	7,329	0.3	94%	59,320	2,189	— 2.2	94%
88	Private households	2,514	0	0.00	8	—2.1	59%	139	0	—29.4	0%
89	Miscellaneous services										
891	Engineering and architectural services	112,553	42	0.37	385	0.8	81%	3,342	109	— 6.3	84%
	Other miscellaneous services	75,682	21	0.28	275	—0.3	92	1,103	40	2.0	106
	Total	188,235	63	0.33	659	—0.6	85%	4,445	149	— 4.2	89%
	Total services	3,316,720	1,170	0.35	13,981	—0.6	87%	148,975	4,896	— 4.4	88%
	I. Government										
91	Federal government	42,332	23	0.54	212	0.3	106%	2,771	104	0.4	101%
92	State government										
929	Regular government functions—executive, legislative, and judicial	1,195,718	290	0.24	5,491	0.0	101%	152,444	5,573	0.2	100%
	Other state government	24,984	21	0.84	216	2.8	148	1,877	114	21.5	155
	Total	1,220,702	311	0.25	5,707	0.1	102%	154,321	5,687	0.4	101%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4A—Continued

INDUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium (Age 60 and Age 65)				Extended Death Benefit and No Disability				Total and Permanent Disability				
		Years Exposed	Death		Disability*		Years Exposed	Death		Years Exposed	Death		Disability	
			No.	A/T†	No.	A/T†		No.	A/T†		No.	A/T†	No.	A/T†
	H. <i>Services</i> —Continued													
861	Nonprofit membership organizations	213,757	1,341	95%	86	53%	1,504	12	115%	118	8	239%	0	0%
862	Business associations	306,297	1,055	83	79	35	1,742	7	105	537	6	142	0	0
863	Professional organizations	369,811	2,448	115	257	99	15,160	154	107	653	10	72	1	90
866	Labor organizations	103,237	603	80	41	54	14,838	204	92	5,418	65	87	0	0
	Religious organizations	143,067	787	94	35	34	23,762	237	118	7,363	80	97	3	38
	Other nonprofit membership organizations													
	Total	1,136,169	6,234	97%	497	60%	57,006	614	105%	14,119	169	95%	4	25%
88	Private households	2,653	7	46%	1	43%	0	0		0	0		0	
89	Miscellaneous services													
891	Engineering and architectural services	109,798	407	83%	52	77%	2,242	7	51%	3,855	27	93%	1	14%
	Other miscellaneous services	76,032	296	103	17	35	512	0	0	241	2	220	0	0
	Total	185,830	703	91%	68	60%	2,754	7	46%	4,096	29	97%	1	14%
	Total services	3,052,775	14,154	90%	1,199	60%	147,795	1,098	97%	265,125	1,298	100%	128	49%
	I. <i>Government</i>													
91	Federal government	39,899	249	109%	23	84%	1,209	11	97%	3,995	25	84%	8	143%
92	State government													
929	Regular government functions—executive, legislative, and judicial	25,302	212	119%	27	131%	1,318,289	10,781	100%	4,571	41	149%	3	120%
	Other state government	25,737	280	149	43	211	794	5	68	330	2	69	0	0
	Total	51,039	492	134%	70	171%	1,319,083	10,786	100%	4,901	43	141%	3	107%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4A *Continued*

INDUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		Years Exposed	Accidental Death Claims		All Claims ¹			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
218 93... 938... 939...	I. <i>Government</i> —Continued										
	Local government	103,727	56	0.51	103	1.7	69%	3,242	313	3.6	112%
	Local government—services	414,101	212	0.51	7,300	0.8	116	29,544	1,280	2.4	106
	Regular government functions—executive, legislative, and judicial	66,726	39	0.58	317	1.2	123	4,440	220	11.5	130
	Other local government										
	Total	584,554	307	0.53	3,180	0.4	108%	57,226	1,613	3.6	109%
94...	International government	9,934	8	0.81	34	1.0	82%	385	11	2.5	92%
	Total government	1,857,522	649	0.35	9,173	0.2	104%	194,703	7,415	1.0	103%
99.....	J. <i>Nonclassifiable establishments</i> —Total	19,518	7	0.36	37	0.6	88%	1,317	66	10.0	125%
	Grand total	16,179,315	7,010	0.43	74,184	0.0	100%	917,032	37,097	0.0	100%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4A--Continued

INDUSTRY CODE	INDUSTRY	ALL AGES COMBINED												
		Waiver of Premium (Age 60 and Age 65)					Extended Death Benefit and No Disability			Total and Permanent Disability				
		Years Exposed	Death		Disability*		Years Exposed	Death		Years Exposed	Death		Disability	
			No.	A/T†	No.	A/T†		No.	A/T†		No.	A/T†	No.	A/T†
219 93..... 938..... 939.....	I. Government--Continued													
	Local government													
	Local government--services	105,607	454	78%	55	65%	115	0	0%	1,247	5	44%	2	149%
	Regular government functions executive, legislative, and judicial Other local government	393,600 61,746	3,022 504	116 129	176 39	65 88	34,945 1,497	276 19	113 188	15,100 7,923	147 61	146 107	19 14	109 180
	Total	560,953	3,980	111%	270	68%	36,557	295	115%	24,270	213	126%	35	132%
94.....	International government	10,319	53	94%	2	24%	0	0	.....	0	0	.....	0	.....
	Total government	662,210	4,774	113%	365	77%	1,356,849	11,092	101%	33,166	281	123%	46	128%
99.....	J. Nonclassifiable establishments Total	17,500	128	107%	4	28%	3,335	25	112%	0	0	.....	0	.....
	Grand total	13,395,740	74,325	100%	8,951	100%	2,277,082	18,093	100%	1,423,525	8,510	100%	1,699	100%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4B
NEW-FORMAT DATA
CALENDAR YEARS 1970-74

INDUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED										
		Under Age 65					Age 65 and Above					
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims			
			No.	Per M	No.	A - T Per M	A/T†		No.	A - T Per M	A/T†	
220	A. <i>Agriculture, forestry, and fisheries</i>											
	01	Agricultural production										
		Male data	11,168	9	0.81	19	0.8	84%	788	34	- 6.8	86%
		Female data	3,315	2	0.60	18	1.8	167	183	7	14.1	158
		Sex-unknown data	16,114	14	0.87	98	0.2	104	1,258	39	-13.1	70
		Total, all data	30,597	25	0.82	162	0.0	100%	2,229	80	- 8.6	81%
	07	Agriculture services and hunting										
		Male data	7,621	5	0.66	38	0.3	95%	418	19	- 0.1	100%
		Female data	2,294	0	0.00	8	1.3	158	86	1	- 6.6	64
		Sex-unknown data	17,968	6	0.33	6	-0.6	86	486	20	3.5	109
	Total, all data	27,883	11	0.39	113	0.4	92%	990	40	1.1	103%	
08	Forestry											
	Male data	786	0	0.00	1	-0.9	88%	241	16	- 1.5	98%	
	Female data	174	0	0.00	0	2.3	0	11	1	19.9	128	
	Sex-unknown data	410	0	0.00	3	1.3	123	104	4	-23.5	62	
	Total, all data	1,370	0	0.00	4	0.4	94%	356	21	- 7.2	89%	
09	Fisheries											
	Male data	118	0	0.00	1	7.8	0%	5	0	-45.9	0%	
	Female data	64	0	0.00	0	7.7	289	8	0	-11.6	0	
	Sex-unknown data	61	0	0.00	0	-3.1	0	3	0	-47.9	0	
	Total, all data	243	0	0.00	1	-2.5	55%	16	0	-29.1	0%	
	Total agriculture, forestry, and fisheries											
	Male data	19,693	14	0.71	92	-0.7	88%	1,452	69	- 4.1	92%	
	Female data	5,847	2	0.34	24	1.5	161	288	9	7.4	131	
	Sex-unknown data	34,553	20	0.58	167	-0.2	96	1,851	63	- 9.4	78	
	Total, all data	60,093	36	0.60	283	0.2	96%	3,591	141	- 5.9	87%	

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4B- *Continued*

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65					Age 65 and Above				
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
10.	B. <i>Mining</i> Metal mining										
	Male data	14,596	21	1.44	70	1.1	130%	213	5	-22.5	51%
	Female data	468	0	0.00	3	4.1	334	6	0	-47.0	0
	Sex-unknown data	6,881	4	0.58	43	1.6	134	183	13	21.0	142
	Total, all data	21,945	25	1.14	116	1.3	134%	402	18	-3.1	94%
11.	Anthracite mining										
	Male data	833	0	0.00	3	-2.3	59%	36	1	-16.8	62%
	Female data	22	0	0.00	0	-1.3	0	2	0	-54.8	0
	Sex-unknown data	774	2	2.58	8	5.1	213	33	4	61.6	203
	Total, all data	1,629	2	1.23	10	1.2	124%	71	5	18.5	136%
12.	Bituminous coal and lignite mining										
	Male data	6,189	8	1.29	48	1.7	129%	480	24	-1.4	97%
	Female data	597	2	3.35	2	1.2	157	42	2	28.4	248
	Sex-unknown data	7,402	7	0.95	57	2.1	139	934	31	-27.3	55
	Total, all data	14,188	17	1.20	106	1.9	135%	1,456	57	-17.2	70%
13.	Oil and gas extraction										
	Male data	38,111	48	1.26	305	2.0	133%	3,349	151	3.9	109%
	Female data	5,602	0	0.00	13	-0.2	94	336	8	6.3	136
	Sex-unknown data	162,448	90	0.55	1,161	1.4	125	25,176	1,198	2.6	106
	Total, all data	206,161	138	0.67	1,479	1.5	126%	28,861	1,357	2.8	106%
14.	Nonmetallic minerals, except fuels										
	Male data	18,563	25	1.35	131	1.3	123%	1,604	60	-8.2	82%
	Female data	1,222	0	0.00	4	0.5	120	114	1	-13.4	39
	Sex-unknown data	19,052	13	0.68	107	0.7	114	1,615	74	-0.3	99
	Total, all data	38,837	38	0.98	242	1.0	119%	3,333	135	-4.5	90%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4B *Continued*

IS- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
222	B. <i>Mining</i> --Continued										
	Total mining										
	Male data	78,292	102	1.30	55	1.6	129%	5,682	241	1.1	98%
	Female data	7,911	2	0.25	2	0.3	113	500	11	2.8	114
	Sex-unknown data	196,557	116	0.59	1,376	1.4	125	27,941	1,320	1.6	104
	Total, all data	282,760	220	0.78	1,951	1.4	126%	34,123	1,572	1.2	103%
	C. <i>Contract construction</i>										
	General building contractors										
	Male data	28,409	19	0.67	125	0.9	82%	1,326	45	7.2	82%
	Female data	1,310	3	0.70	19	1.2	150	214	4	3.5	84
	Sex-unknown data	71,522	63	0.88	393	0.9	121	2,533	95	1.1	97
	Total, all data	104,241	85	0.82	733	0.4	109%	4,073	144	3.2	92%
	Heavy construction contractors										
	Male data	60,055	61	1.02	748	3.0	150%	4,579	237	8.9	121%
	Female data	4,083	0	0.00	8	0.3	86	125	4	11.2	154
Sex-unknown data	66,180	51	0.77	367	1.1	123	3,545	174	8.7	122	
Total, all data	130,318	112	0.86	993	2.0	136%	8,249	415	8.8	121%	
Special trade contractors											
Male data	94,544	78	0.83	574	0.7	114%	3,772	180	5.2	112%	
Female data	5,745	1	0.17	1	0.7	131	214	4	3.2	85	
Sex-unknown data	143,459	93	0.65	899	0.9	118	15,902	888	5.8	112	
Total, all data	243,748	172	0.71	1,474	0.9	117%	19,888	1,072	5.6	112%	
Total contract construction											
Male data	183,008	158	0.86	1,277	1.2	122%	9,677	462	5.2	112%	
Female data	14,138	4	0.28	21	0.6	124	553	12	0.1	100	
Sex-unknown data	281,161	207	0.74	1,674	1.0	120	21,980	1,157	5.4	112	
Total, all data	478,307	369	0.77	2,972	1.1	121%	32,210	1,631	5.3	112%	

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4B *Continued*

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65					Age 65 and Above				
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
19.....	D. <i>Manufacturing</i>										
	Ordnance and accessories										
	Male data	64,938	41	0.63	342	-0.1	98%	1,165	62	12.0	129%
	Female data	12,620	4	0.32	32	0.1	106	87	2	8.9	164
	Sex-unknown data	46,306	24	0.52	256	0.7	115	1,135	55	7.6	119
	Total, all data	123,864	69	0.56	629	0.2	105%	2,387	119	9.8	125%
20.....	Food and kindred products										
	Male data	156,412	108	0.69	842	0.0	99%	8,639	369	-4.7	90%
	Female data	41,300	12	0.29	110	0.1	102	1,902	41	-1.0	95
	Sex-unknown data	224,299	96	0.43	1,127	0.0	101	10,446	486	3.3	108
		Total, all data	422,011	216	0.51	2,079	0.0	100%	20,987	896	-0.4	99%
21.....	Tobacco manufactures										
	Male data	17,171	10	0.58	112	2.3	155%	877	55	16.0	134%
	Female data	9,029	1	0.11	31	0.9	135	622	28	23.9	214
	Sex-unknown data	3,048	0	0.00	20	0.4	106	429	17	-17.5	69
		Total, all data	29,248	11	0.38	162	1.7	143%	1,928	100	11.1	127%
22.....	Textile mill products										
	Male data	55,830	35	0.63	364	0.7	112%	3,759	162	-1.1	98%
	Female data	48,244	7	0.15	129	0.0	101	1,858	45	2.6	112
	Sex-unknown data	93,864	42	0.45	508	-0.1	97	6,266	237	-6.9	85
		Total, all data	197,938	84	0.42	1,001	0.1	103%	11,883	444	-3.6	91%
23.....	Apparel and other textile products										
	Male data	20,056	17	0.85	143	1.5	128%	1,378	50	-7.3	83%
	Female data	55,828	14	0.25	121	-0.3	88	1,707	32	-1.2	94
	Sex-unknown data	78,609	16	0.20	237	-1.8	63	2,676	72	-14.6	65
		Total, all data	154,493	47	0.30	501	-0.8	80%	5,761	154	-8.9

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4B --Continued

INDUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
24	D. Manufacturing—Continued										
	Lumber and wood products										
	Male data	36,777	30	0.82	201	0.1	101%	1,594	63	-5.6	88%
	Female data	7,928	6	0.76	17	-0.1	94	326	12	10.9	142
	Sex-unknown data	50,437	50	0.99	282	0.7	113	2,384	75	-7.9	80
	Total, all data	95,142	86	0.90	499	0.4	108%	4,304	150	-5.6	86%
25	Furniture and fixtures										
	Male data	38,084	29	0.76	199	-0.3	95%	1,849	97	8.5	119%
	Female data	14,181	3	0.21	27	-0.4	83	355	11	8.4	137
	Sex-unknown data	46,559	19	0.41	231	0.3	107	1,788	93	10.2	124
		Total, all data	98,824	51	0.52	457	0.0	100%	3,992	201	9.2	122%
26	Paper and allied products										
	Male data	112,667	61	0.54	670	0.6	111%	3,564	208	13.2	129%
	Female data	24,746	6	0.24	84	0.8	130	1,070	28	5.9	129
	Sex-unknown data	120,708	62	0.51	622	0.5	110	5,585	335	14.9	133
		Total, all data	258,121	129	0.50	1,376	0.5	112%	10,219	571	13.4	131%
27	Printing and publishing										
	Male data	117,123	46	0.39	576	-0.8	86%	10,076	466	-1.1	98%
	Female data	48,758	15	0.31	132	0.1	104	3,120	67	-3.0	88
	Sex-unknown data	171,049	55	0.32	834	-0.3	94	14,020	679	4.3	110
		Total, all data	336,930	116	0.34	1,542	-0.4	92%	27,216	1,212	1.4	103%
28	Chemicals and allied products										
	Male data	119,302	59	0.49	613	0.0	99%	6,147	291	1.0	102%
	Female data	38,634	10	0.26	111	0.6	126	1,629	38	0.0	100
	Sex-unknown data	178,142	80	0.45	763	-0.2	95	6,199	313	5.2	112
		Total, all data	336,078	149	0.44	1,486	-0.1	99%	13,975	642	2.8	106%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4B--Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
29.....	D. Manufacturing--Continued										
	Petroleum and coal products										
	Male data	18,968	18	0.95	126	1.1	119%	986	35	- 8.0	82%
	Female data	2,657	1	0.38	6	-0.1	97	80	0	-24.3	0
	Sex-unknown data	25,942	8	0.31	141	-0.1	97	5,278	281	- 3.1	94
	Total, all data	47,567	27	0.57	273	0.3	106%	6,344	316	- 4.2	92%
30.....	Rubber and plastics products, n.e.c.‡										
	Male data	77,111	47	0.61	444	1.0	122%	2,689	151	12.5	129%
	Female data	35,221	14	0.40	78	0.0	99	618	15	4.2	121
	Sex-unknown data	78,306	37	0.47	294	-0.6	86	8,708	204	-20.2	54
		Total, all data	190,638	98	0.51	816	0.2	104%	12,015	370	-11.6	73%
31.....	Leather and leather products										
	Male data	31,075	11	0.35	170	-0.1	97%	1,934	92	3.6	108%
	Female data	35,646	13	0.36	128	0.9	136	1,306	33	6.1	132
	Sex-unknown data	44,003	12	0.27	216	-0.4	92	2,538	127	7.4	117
		Total, all data	110,724	36	0.33	513	0.1	102%	5,778	252	5.9	116%
32.....	Stone, clay, and glass products										
	Male data	111,686	78	0.70	782	1.8	134%	6,020	299	2.4	105%
	Female data	28,117	6	0.21	75	0.2	109	1,167	41	11.2	147
	Sex-unknown data	144,107	65	0.45	888	1.5	131	5,299	318	18.5	144
		Total, all data	283,910	149	0.52	1,745	1.5	131%	12,486	658	10.0	124%
33.....	Primary metal industries										
	Male data	135,969	85	0.63	913	0.8	114%	6,476	308	0.6	101%
	Female data	19,352	6	0.31	38	-0.3	87	651	10	- 6.5	70
	Sex-unknown data	180,690	108	0.60	1,284	1.9	137	11,358	636	10.5	123
		Total, all data	336,011	199	0.59	2,235	1.4	125%	18,485	954	6.4	114%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

‡ Not elsewhere classified.

TABLE 4B -Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65					Age 65 and Above				
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A - T Per M	A/T†		No.	A-T Per M	A/T†
34.....	D. <i>Manufacturing</i> —Continued										
	Fabricated metal products										
	Male data	221,927	140	0.63	1,295	0.4	108%	9,633	419	- 0.5	99%
	Female data	58,464	24	0.41	155	0.3	114	1,789	33	- 3.1	85
	Sex-unknown data	290,387	162	0.56	1,650	0.6	112	15,367	766	5.6	113
	Total, all data	570,778	326	0.57	3,099	0.5	110%	26,789	1,218	2.8	107%
35.....	Machinery, except electrical										
	Male data	302,303	169	0.56	1,787	0.3	105%	11,899	495	- 3.6	92%
	Female data	71,403	17	0.24	190	0.3	114	1,940	35	- 2.7	87
	Sex-unknown data	458,972	207	0.45	2,517	0.8	116	20,897	1,115	9.5	122
		Total, all data	832,678	393	0.47	4,494	0.5	111%	34,736	1,645	4.3	110%
36.....	Electrical equipment and supplies										
	Male data	312,206	173	0.55	1,411	0.0	101%	8,453	459	9.2	120%
	Female data	184,433	48	0.26	15	0.2	109	3,205	80	3.4	116
	Sex-unknown data	340,770	136	0.40	1,385	0.2	96	9,945	426	- 0.2	99
		Total, all data	837,409	357	0.43	3,210	0.0	100%	21,603	965	4.0	110%
37.....	Transportation equipment										
	Male data	358,128	170	0.47	1,921	-0.6	90%	15,552	802	4.4	109%
	Female data	69,432	22	0.32	236	0.1	114	2,552	44	- 4.4	80
	Sex-unknown data	166,555	101	0.61	939	0.5	109	10,440	522	9.7	124
		Total, all data	594,115	293	0.49	3,097	-0.2	97%	28,544	1,368	5.6	113%
38.....	Instruments and related products										
	Male data	61,797	28	0.45	341	0.3	96%	4,366	199	- 0.6	99%
	Female data	30,503	6	0.20	75	0.1	103	1,128	25	2.3	112
	Sex-unknown data	65,708	27	0.41	271	0.6	86	2,717	117	- 1.9	96
		Total, all data	158,008	61	0.39	694	-0.4	93%	8,211	341	- 0.6	99%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4B—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65					Age 65 and Above				
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
39	D. <i>Manufacturing—Continued</i>										
	Miscellaneous manufacturing industries										
	Male data	74,792	35	0 47	392	—0 5	92%	3,358	129	— 5.4	88%
	Female data	41,960	9	0 21	119	0 1	104	1,326	21	— 4.1	79
	Sex-unknown data	97,905	39	0 40	455	—0 4	92	5,514	251	— 3.1	94
	Total, all data	214,657	83	0 39	966	—0 3	93%	10,198	401	— 4.0	91%
	Total manufacturing										
Male data	2,444,322	1,390	0 57	13,586	0 2	103%	110,414	5,211	1 4	103%	
Female data	878,456	244	0 28	2,314	0 2	109	28,438	641	0 8	104	
Sex-unknown data	2,906,366	1,346	0 46	14,917	0 3	106	148,989	7,125	3 6	108	
Total, all data	6,229,144	2,980	0 48	30,817	0 2	105%	287,841	12,977	2 5	106%	
40	E. <i>Transportation, communication, electric, gas, and sanitary services</i>										
	Railroad transportation										
	Male data	6,097	5	0 82	42	—0 6	92%	894	46	— 8.0	86%
	Female data	253	0	0 00	0	—2 7	0	36	1	5 2	123
	Sex-unknown data	6,392	4	0 63	41	1 0	119	564	23	2 3	106
Total, all data	12,742	9	0 71	83	0 2	102%	1,494	70	— 3.8	92%	
41	Local and interurban passenger transit										
	Male data	23,694	13	0 55	181	1 1	117%	4,569	246	8 0	118%
	Female data	2,212	0	0 00	9	1 4	151	257	5	— 4.3	82
	Sex-unknown data	28,002	9	0 32	263	3 1	148	6,224	373	13 7	130
Total, all data	53,908	22	0 41	453	2 1	134%	11,050	624	10 9	124%	
42	Trucking and warehousing										
	Male data	78,720	33	0 42	438	0 6	113%	2,267	80	— 4.3	89%
	Female data	9,271	0	0 00	26	0 8	138	258	0	—19 9	0
	Sex-unknown data	90,575	61	0 67	481	0 7	116	2,560	88	— 7 9	81
Total, all data	178,566	94	0 53	945	0 7	115%	5,085	168	— 6 9	83%	

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4B—Continued

INDUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65					Age 65 and Above				
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A T Per M	A/T†		No.	A-T Per M	A/T†
44	E. <i>Transportation, communication, electric, gas, and sanitary services—Continued</i>										
	Water transportation	10,799	11	1.02	67	0.2	103%	711	27	-11.0	78%
	Male data	2,311	0	0.00	7	0.7	133%	117	1	-12.8	40
	Female data	30,095	11	0.37	369	5.9	193	2,547	151	19.4	149
	Total, all data	43,205	22	0.51	443	4.2	169%	3,375	179	11.9	129%
45	Transportation by air										
	Male data	130,706	44	0.34	456	-0.8	81%	861	17	-16.5	54%
	Female data	52,685	11	0.21	69	-0.1	96	330	0	-17.9	0
	Sex-unknown data	215,125	126	0.59	586	0.1	97	528	23	8.2	123
	Total, all data	398,516	181	0.45	1,112	-0.3	90%	1,719	40	-9.2	72%
46	Pipeline transportation										
	Male data	824	0	0.00	4	-0.5	89%	25	1	6.4	119%
	Female data	97	0	0.00	0	-1.5	0	0	0		
	Sex-unknown data	5,217	0	0.00	15	-0.8	78	36	1	-6.6	81
	Total, all data	6,138	0	0.00	20	-0.8	80%	61	2	-1.3	96%
47	Transportation services										
	Male data	20,630	12	0.58	111	-0.2	97%	1,406	57	-3.1	93%
	Female data	6,771	0	0.00	12	-0.3	87	276	5	-1.9	91
	Sex-unknown data	19,724	6	0.30	96	-0.6	89	1,391	57	0.8	102
	Total, all data	47,125	18	0.38	221	-0.4	93%	3,073	119	-1.2	97%
48	Communication										
	Male data	52,242	23	0.44	173	-1.1	76%	2,565	137	7.1	115%
	Female data	28,760	5	0.17	43	-0.5	75	2,644	72	7.0	135
	Sex-unknown data	135,140	80	0.59	400	-0.1	96	6,961	306	0.7	102
	Total, all data	216,142	108	0.50	615	-0.4	88%	12,170	515	3.4	109%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4B - Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
49.....	<i>E. Transportation, communication, electric, gas, and sanitary services—Continued</i>										
	Electric, gas, and sanitary services										
	Male data	106,035	57	0.54	640	0.1	102%	9,962	503	-0.1	100%
	Female data	15,101	4	0.26	40	0.2	109	985	31	5.8	123
	Sex-unknown data	101,538	53	0.52	573	0.6	112	5,321	230	-2.4	95
	Total, all data	222,674	114	0.51	1,252	0.4	107%	16,268	764	-0.5	99%
50.....	Total transportation, communication, electric, gas, and sanitary services										
	Male data	429,747	198	0.46	2,114	-0.2	96%	23,260	1,114	0.5	101%
	Female data	117,461	20	0.17	205	-0.0	98	4,903	115	2.1	110
	Sex-unknown data	631,808	350	0.55	2,824	0.6	114	26,132	1,252	4.3	110
	Total, all data	1,179,016	568	0.48	5,143	0.2	105%	54,295	2,481	2.5	106%
	<i>F. Wholesale and retail trade</i>										
52.....	Wholesale trade										
	Male data	290,552	165	0.57	1,488	-0.2	96%	15,680	672	-1.3	97%
	Female data	87,045	18	0.21	183	-0.1	94	3,263	65	-0.8	96
	Sex-unknown data	293,555	128	0.44	1,355	-0.1	97	14,547	638	1.4	103
	Total, all data	671,152	311	0.46	3,025	-0.2	96%	33,490	1,375	-0.1	100%
	Building materials and farm equipment										
Male data	18,350	10	0.54	102	-0.3	95%	1,141	44	-6.6	85%	
Female data	3,226	0	0.00	7	-0.4	84	195	4	-3.5	85	
Sex-unknown data	15,459	12	0.78	99	1.2	123	803	26	-10.3	76	
Total, all data	37,035	22	0.59	207	0.3	106%	2,139	74	-7.7	82%	

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4B -Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65					Age 65 and Above				
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
53 . . .	F. Wholesale and retail trade—Continued										
	Retail general merchandise										
	Male data	33,862	12	0.35	212	0.7	113%	2,751	163	10.7	122%
	Female data	53,790	6	0.11	176	-0.3	91	7,290	169	-2.5	90
	Sex-unknown data	223,289	57	0.26	1,002	-0.8	84	16,013	568	-10.1	78
	Total, all data	310,941	75	0.24	1,390	-0.6	89%	26,054	900	-5.8	86%
54	Food stores										
	Male data	35,136	19	0.54	186	0.6	112%	1,309	56	0.2	100%
	Female data	19,174	4	0.21	51	0.2	108	517	12	0.1	101
	Sex-unknown data	47,443	20	0.42	218	-0.1	97	1,411	47	-5.5	86
		Total, all data	101,753	43	0.42	454	0.2	104%	3,237	115	-2.3	94%
55 . . .	Automotive dealers and service stations										
	Male data	80,579	41	0.51	398	-0.1	97%	2,724	97	-4.5	89%
	Female data	12,255	1	0.08	26	0.0	100	401	6	-3.7	80
	Sex-unknown data	96,744	53	0.55	348	-0.2	95	4,520	128	-11.3	71
		Total, all data	189,578	95	0.50	871	-0.2	96%	7,645	231	-8.5	78%
56	Apparel and accessory stores										
	Male data	17,939	6	0.33	65	-1.3	80%	2,636	93	-13.1	73%
	Female data	24,018	9	0.37	61	-0.4	87	2,333	46	-2.1	90
	Sex-unknown data	26,245	8	0.30	56	1.8	67	2,077	66	-11.8	73
		Total, all data	68,202	23	0.34	282	-1.2	76%	7,046	205	-9.1	76%
57	Furniture and home furnishings stores										
	Male data	20,022	12	0.60	98	-0.3	95%	1,166	51	-0.4	99%
	Female data	8,068	1	0.12	23	0.4	118	499	7	-6.0	70
	Sex-unknown data	13,961	12	0.86	74	0.8	119	723	33	5.4	114
		Total, all data	42,051	25	0.59	194	0.2	106%	2,388	91	0.2	101%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4B—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65					Age 65 and Above				
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
58	F. Wholesale and retail trade—Continued Eating and drinking places										
	Male data	29,321	18	0.61	135	0.3	108%	1,117	37	-10.1	77%
	Female data	18,976	6	0.32	54	0.3	112%	787	15	0.3	101
	Sex-unknown data	63,606	26	0.41	263	-0.6	86	2,343	73	-6.8	82
	Total, all data	111,903	50	0.45	451	-0.2	95%	4,247	125	-6.3	82%
59	Miscellaneous retail stores										
	Male data	32,390	13	0.40	123	-1.2	76%	1,575	59	-3.2	92%
	Female data	23,058	5	0.22	41	-0.3	87	655	6	-10.0	48
	Sex-unknown data	30,666	19	0.62	117	-1.2	76	1,999	68	-4.2	89
	Total, all data	86,114	37	0.43	280	-0.9	78%	4,229	133	-4.7	87%
	Total wholesale and retail trade										
	Male data	558,151	296	0.53	2,836	-0.2	97%	30,099	1,272	-2.1	95%
	Female data	249,610	50	0.20	620	-0.1	95%	15,940	330	-2.3	90
	Sex-unknown data	810,968	335	0.41	3,669	-0.4	91	44,436	1,647	-5.7	87
	Total, all data	1,618,729	681	0.42	7,125	-0.3	94%	90,475	3,249	-3.9	90%
60	G. Finance, insurance, and real estate Banking										
	Male data	88,398	25	0.28	315	-1.2	75%	9,033	371	-5.6	88%
	Female data	129,462	14	0.11	192	-0.4	79	4,242	103	2.2	110
	Sex-unknown data	202,941	35	0.17	611	-1.2	72	14,356	566	-7.5	84
	Total, all data	420,801	74	0.18	1,117	-1.0	74%	27,631	1,040	-5.4	87%
61	Credit agencies other than banks										
	Male data	13,833	7	0.51	51	-0.8	81%	940	39	-2.2	95%
	Female data	17,455	2	0.11	19	-0.8	58	413	4	-9.8	50
	Sex-unknown data	33,854	9	0.27	142	-0.4	90	2,594	127	-2.0	96
	Total, all data	65,142	18	0.28	211	-0.6	84%	3,947	170	-2.9	94%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4B - Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65					Age 65 and Above				
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
No.	Per M		No.	A-T Per M	A/T†	No.	A-T Per M		A/T†		
62.....	<i>G. Finance, insurance, and real estate—Continued</i>										
	Security, commodity brokers, and services										
	Male data	26,031	7	0.27	119	-0.2	96%	2,830	140	1.2	102%
	Female data	9,609	3	0.31	28	0.8	145	376	11	9.6	149
	Sex-unknown data	30,119	13	0.43	109	-0.6	85	2,487	115	1.5	103
	Total, all data	65,759	23	0.35	255	-0.2	94%	5,693	266	1.9	104%
63.....	Insurance carriers										
	Male data	83,255	37	0.44	461	0.3	105%	5,336	227	1.2	103%
	Female data	60,150	11	0.18	144	0.4	121	2,484	73	8.5	141
	Sex-unknown data	146,233	43	0.29	583	-0.7	86	9,641	344	-7.1	83
	Total, all data	289,638	91	0.31	1,188	-0.2	96%	17,461	644	-2.4	94%
64.....	Insurance agents, brokers, and service										
	Male data	14,522	8	0.55	69	-0.2	95%	948	45	1.3	103%
	Female data	9,938	0	0.00	18	-0.1	96	636	16	-6.2	80
	Sex-unknown data	21,064	4	0.19	94	-0.2	96	1,373	42	-14.4	68
	Total, all data	45,524	12	0.26	181	-0.2	96%	2,957	103	-7.6	82%
65.....	Real estate										
	Male data	18,408	13	0.71	113	0.4	107%	1,305	62	4.2	110%
	Female data	19,305	3	0.16	42	0.0	100	465	6	-6.6	66
	Sex-unknown data	40,792	20	0.49	161	-0.7	85	2,216	74	-11.8	74
	Total, all data	78,505	36	0.46	316	-0.3	93%	3,986	142	-5.9	86%
66.....	Combined real estate, insurance, etc.										
	Male data	2,617	1	0.38	11	-1.2	77%	141	10	19.2	137%
	Female data	1,647	0	0.00	7	1.0	152	50	1	1.4	107
	Sex-unknown data	2,460	0	0.00	12	0.2	104	108	3	-17.1	62
	Total, all data	6,724	1	0.15	28	-0.1	97%	299	14	3.1	107%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4B--Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
67.....	G. Finance, insurance, and real estate--Continued										
	Holding and other investment companies										
	Male data	73,677	47	0.64	433	0.5	109%	4,385	215	6.1	114%
	Female data	27,276	5	0.18	60	0.1	103	767	18	5.7	132
	Sex-unknown data	64,460	23	0.36	220	-1.4	71	2,376	57	-12.7	65
	Total, all data	165,413	75	0.45	713	-0.3	93%	7,528	290	0.1	100%
	Total finance, insurance, and real estate										
	Male data	320,741	145	0.45	1,572	-0.2	96%	24,918	1,109	-0.3	99%
	Female data	274,842	38	0.14	504	-0.1	95	9,433	232	2.9	113
	Sex-unknown data	541,923	147	0.27	1,930	-0.9	79	35,151	1,328	-7.3	84
Total, all data	1,137,506	330	0.29	4,006	-0.5	87%	69,502	2,669	-3.4	92%	
70.....	H. Services										
	Hotels and other lodging places										
	Male data	36,954	11	0.30	213	0.6	112%	1,798	88	9.5	124%
	Female data	27,001	10	0.37	68	0.3	113	993	16	-4.8	77
	Sex-unknown data	117,372	55	0.47	479	-0.2	95	4,198	138	-4.0	89
Total, all data	181,327	76	0.42	759	0.0	100%	6,989	242	-0.6	98%	
72.....	Personal services										
	Male data	14,531	8	0.55	88	0.3	105%	1,015	38	-7.3	84%
	Female data	13,306	3	0.23	32	-0.4	86	748	11	-4.9	75
	Sex-unknown data	30,559	8	0.26	158	0.0	99	1,280	46	-3.1	92
	Total, all data	58,396	19	0.33	278	0.0	99%	3,043	95	-4.9	86%
73.....	Miscellaneous business services										
	Male data	93,926	49	0.52	381	-0.5	88%	3,821	143	-2.3	94%
	Female data	46,214	11	0.24	101	0.3	113	1,309	18	-4.9	74
	Sex-unknown data	138,139	80	0.58	602	0.0	101	5,015	200	1.0	103
	Total, all data	278,279	140	0.50	1,083	-0.1	97%	10,145	361	-1.0	97%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4B—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65					Age 65 and Above				
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
75. . . .	H. Services—Continued										
	Auto repair services; garages										
	Male data	7,587	11	1.45	53	2.0	141%	376	24	22.4	154%
	Female data	2,545	1	0.39	9	1.0	140	90	3	8.5	134
	Sex-unknown data	9,591	8	0.83	47	0.5	111	393	10	-14.4	64
	Total, all data	19,723	20	1.01	107	1.1	126%	859	37	4.1	110%
76. . . .	Miscellaneous repair services										
	Male data	5,651	5	0.88	32	1.0	122%	156	4	-17.3	60%
	Female data	1,096	1	0.91	3	0.4	120%	32	0	-16.9	0
	Sex-unknown data	12,314	4	0.32	91	1.2	122	537	13	-9.5	72
		Total, all data	19,061	10	0.52	127	1.1	122%	725	17	-11.5	67%
78. . . .	Motion pictures										
	Male data	5,343	2	0.37	32	0.2	103%	638	34	6.8	115%
	Female data	2,134	0	0.00	4	-0.5	80%	152	3	-1.6	92
	Sex-unknown data	2,890	0	0.00	12	-1.9	68	513	25	0.3	101
		Total, all data	10,367	2	0.19	48	-0.6	89%	1,303	62	3.3	107%
79. . . .	Amusement and recreation services, n.e.c.‡										
	Male data	13,926	10	0.72	39	0.2	102%	2,123	98	-1.9	96%
	Female data	5,001	3	0.60	17	0.7	126%	300	10	13.4	167
	Sex-unknown data	16,931	5	0.30	100	0.0	100	2,102	92	-0.2	100
		Total, all data	35,858	18	0.50	216	0.2	103%	4,525	200	-0.1	100%
80. . . .	Medical and other health services										
	Male data	62,878	30	0.48	352	0.4	107%	3,175	110	-5.4	87%
	Female data	223,462	29	0.13	435	-0.4	82	5,967	103	-1.0	95
	Sex-unknown data	366,293	105	0.29	1,095	-1.9	62	11,811	268	-13.2	63
		Total, all data	652,633	164	0.25	1,882	-1.1	72%	20,953	481	-8.6	73%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

‡ Not elsewhere classified.

TABLE 4B—Continued

INDUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
81.....	H. Services—Continued										
	Legal services										
	Male data	15,080	4	0.27	42	-1.5	64%	996	32	-9.0	78%
	Female data	13,935	3	0.22	28	0.1	103	466	8	-0.2	99
	Sex-unknown data	15,562	3	0.19	53	-0.8	82	970	35	-4.1	90
	Total, all data	44,577	10	0.22	122	-0.8	78%	2,432	75	-5.4	85%
82.....	Educational services										
	Male data	191,766	66	0.34	880	-0.8	85%	8,467	291	-6.4	84%
	Female data	171,342	18	0.11	334	-0.6	77	6,781	121	-1.9	90
	Sex-unknown data	308,260	62	0.20	1,127	-1.2	75	17,913	541	-11.6	72
	Total, all data	671,368	146	0.22	2,341	-0.9	79%	33,161	953	-8.3	78%
84.....	Museums, botanical and zoological gardens										
	Male data	1,989	0	0.00	12	-0.8	89%	201	9	-5.2	90%
	Female data	964	0	0.00	3	0.7	131	81	1	-14.2	46
	Sex-unknown data	3,455	0	0.00	20	-1.0	85	654	25	-10.1	79
	Total, all data	6,408	0	0.00	35	-0.7	89%	936	35	-9.4	80%
86.....	Nonprofit membership organizations										
	Male data	402,310	182	0.45	1,761	-0.9	83%	19,035	724	-5.4	88%
	Female data	97,366	26	0.27	285	0.2	107	5,799	124	-1.1	106
	Sex-unknown data	648,298	294	0.45	3,284	0.0	99	34,486	1,341	-1.0	98
	Total, all data	1,147,974	502	0.44	5,329	-0.3	94%	59,320	2,189	-2.2	94%
88.....	Private households										
	Male data	76	0	0.00	0	-6.7	0%	4	0	-28.8	0%
	Female data	67	0	0.00	1	12.7	674	7	0	-13.2	0
	Sex-unknown data	2,371	0	0.00	7	-2.4	54	128	0	-30.3	0
	Total, all data	2,514	0	0.00	8	-2.1	59%	139	0	-29.4	0%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4B *Continued*

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65					Age 65 and Above				
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
89	H. <i>Services</i> —Continued										
	Miscellaneous services										
	Male data	89,729	22	0.25	257	-1.3	72%	2,342	69	-10.4	74%
	Female data	19,833	3	0.15	47	0.7	142	300	3	-11.0	48
	Sex-unknown data	78,673	38	0.48	315	-0.2	96	1,803	77	5.0	113
	Total, all data	188,235	63	0.33	619	-0.6	85%	4,445	149	-4.2	89%
	Total services										
Male data	941,746	400	0.42	4,240	-0.7	87%	44,147	1,664	-4.5	89%	
Female data	624,266	108	0.17	1,365	-0.2	91	23,025	421	-1.2	94	
Sex-unknown	1,750,708	662	0.38	7,327	-0.6	87	81,803	2,811	-5.2	87	
Total, all data	3,316,720	1,170	0.35	12,981	0.6	87%	148,975	4,896	-4.4	88%	
91	I. <i>Government</i>										
	Federal government										
	Male data	21,442	16	0.75	155	1.4	125%	1,680	69	-3.9	91%
	Female data	11,318	1	0.09	23	-0.9	70	828	27	10.0	144
Sex-unknown data	9,572	6	0.63	35	-1.0	78	263	8	-2.0	94	
Total, all data	42,332	23	0.54	212	0.3	106%	2,771	104	0.4	101%	
92	State government										
	Male data	10,306	2	0.19	76	0.5	110%	679	27	-2.4	94%
	Female data	2,123	2	0.94	8	0.8	127	159	3	1.4	108
	Sex-unknown data	1,208,273	307	0.25	5,643	0.1	102	153,483	5,657	0.4	101
Total, all data	1,220,702	311	0.25	5,707	0.1	102%	154,321	5,687	0.4	101%	
93	Local government										
	Male data	150,288	88	0.59	928	0.8	115%	10,345	546	7.6	117%
	Female data	47,615	17	0.36	147	0.1	106	3,920	77	-2.0	91
	Sex-unknown data	386,651	202	0.52	2,116	0.2	105	22,961	990	2.8	107
Total, all data	584,554	307	0.53	3,180	0.4	108%	37,226	1,613	3.6	109%	

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 4B—Continued

IN- DUSTRY CODE	INDUSTRY	ALL DISABILITY CLAUSES COMBINED									
		Under Age 65						Age 65 and Above			
		Years Exposed	Accidental Death Claims		All Claims*			Years Exposed	All Claims		
			No.	Per M	No.	A-T Per M	A/T†		No.	A-T Per M	A/T†
94.....	I. Government—Continued										
	International government										
	Male data	7,388	8	1.08	39	-1.1	82%	313	11	1.3	104%
	Female data	2,121	0	0.00	5	0.0	101	66	0	-18.6	0
	Sex-unknown data	425	0	0.00	0	-3.7	0	6	0	-27.1	0
	Total, all data	9,934	8	0.81	44	-1.0	82%	385	11	-2.5	92%
	Total government										
	Male data	189,424	114	0.60	1,177	0.8	114%	13,017	653	5.5	112%
	Female data	63,177	20	0.32	173	-0.0	99	4,973	107	-0.1	99
	Sex-unknown data	1,604,921	515	0.32	7,794	0.1	103	176,713	6,655	0.7	102
Total, all data	1,857,522	649	0.35	9,143	0.2	104%	194,703	7,415	1.0	103%	
99.....	J. Nonclassifiable establishments—Total										
	Male data	10,836	4	0.37	56	-0.3	95%	691	28	-2.9	93%
	Female data	3,524	0	0.00	6	-0.6	73	131	3	4.9	127
	Sex-unknown data	5,158	3	0.58	29	-1.3	81	495	35	29.3	171
	Total, all data	19,518	7	0.36	91	-0.6	88%	1,317	66	10.0	125%
	Grand total										
	Male data	5,175,960	2,821	0.55	27,456	0.0	100%	263,357	11,823	0.0	100%
	Female data	2,239,232	488	0.22	5,272	0.0	100	88,184	1,881	0.0	100
	Sex-unknown data	8,764,123	3,701	0.42	41,753	0.0	100	565,491	23,393	0.0	100
	Total, all data	16,179,315	7,010	0.43	74,481	0.0	100%	917,032	37,097	0.0	100%

* 75 per cent of disability claims on Waiver of Premium.

† Tabular claims by Table 3 by sex; actual/tabular in per cent.

TABLE 5
 NEW-FORMAT DATA
 ALL INDUSTRIES COMBINED
 MALE, FEMALE, AND SEX-UNKNOWN EXPERIENCE COMBINED
 WAIVER OF PREMIUM (AGE 60 AND AGE 65), EXTENDED DEATH BENEFIT
 AND NO DISABILITY, TOTAL AND PERMANENT DISABILITY COMBINED

SIZE OF UNIT (LIVES)	NUMBER OF EXPERIENCE UNITS	LIFE YEARS EXPOSED	NUMBER OF UNITS BY RATIO OF ACTUAL TO TABULAR CLAIMS*								AVER- AGE A/T
			0% (No Claims)	> 0, < 50%	≥ 51, < 75%	> 75, < 100%	≥ 100, < 150%	≥ 150, < 200%	≥ 200, < 500%	≥ 500%	
Less than 25.....	18,051	266,398	16,179	1	7	6	34	37	423	1,364	105.0%
25-49.....	18,015	646,948	14,313	4	23	46	138	246	1,934	1,311	98.4
50-99.....	16,235	1,140,380	10,779	22	99	202	725	897	2,855	656	100.6
100-249.....	12,745	1,973,225	5,839	204	635	889	1,793	1,256	1,977	152	97.1
250-499.....	5,336	1,865,364	1,142	494	757	673	1,075	639	545	11	96.1
500-999.....	2,906	2,034,446	245	426	463	442	778	352	198	2	98.8
1,000-4,999.....	2,247	4,475,428	46	278	418	466	703	246	90	0	102.1
Under 5,000.....	75,535	12,402,189	48,543	1,429	2,402	2,724	5,246	3,673	8,022	3,496	99.6%
5,000 or more.....	305	4,694,158	0	24	49	86	108	27	11	0	101.1%
Total.....	75,840	17,096,347	48,543	1,453	2,451	2,810	5,354	3,700	8,033	3,496	100.0%

* Tabular claims by Table 3 by sex; actual/tabular in per cent.

more than 100,000 life years exposed. Table 4B shows experience on a two-digit level by industry and sex. Tabular claims were obtained for both tables by applying the rates of Table 3 (experience of 1970-74) by sex category to the exposed to risk by industry code for each quinquennial age group. Actual-to-tabular ratios are, therefore, measured against an industries standard of 100 per cent. Because of the effect of rounding Waiver of Premium disability claims, subtotals and grand totals in the columns "All Claims" and "Disability" are not always equal to the sums of their respective components. Industry codes in Tables 4A and 4B may not represent completely the 1967 *SIC Manual*, since there was a revision of the *Manual* in 1972 which included substantial changes in government classifications. An unknown portion of the data submitted was coded on the 1972 basis. Wherever possible, a conversion to the 1967 basis was made. Industries known to be coded on the 1972 basis which did not have a corresponding 1967 code were placed in the nonclassifiable category, coded 999.

Table 5 is a dispersion table of actual-to-tabular ratios by size of experience unit. Tabular rates were taken from Table 3 by sex category. The data should be interpreted with some caution, since companies varied in their definition of an experience unit. Table 5 indicates that small groups of less than twenty-five lives displayed a slightly higher actual-to-tabular ratio than that of average-size groups. Groups of 1,000 or more lives also showed somewhat less favorable experience. As an interesting actuarial footnote, an analysis for reasonableness of the data in Table 5 revealed one case of 6,050 lives which in one year had an actual-to-tabular ratio of 3.8 per cent, with one actual claim.

The following companies contributed experience for the total period or a portion of the period of this study:

- Aetna Life Insurance Company
- Bankers Life Company
- Connecticut General Life Insurance Company
- Continental Assurance Company
- Equitable Life Assurance Society of the United States
- John Hancock Mutual Life Insurance Company
- Lincoln National Life Insurance Company
- New York Life Insurance Company
- Occidental Life Insurance Company of California
- Prudential Insurance Company of America
- Sun Life Assurance Company of Canada

