

TRANSACTIONS

1964 REPORTS OF MORTALITY AND MORBIDITY EXPERIENCE

REPORTS OF THE COMMITTEE ON MORTALITY
UNDER ORDINARY INSURANCES
AND ANNUITIES

I. MORTALITY UNDER STANDARD ORDINARY
INSURANCE ISSUES BETWEEN 1962
AND 1963 ANNIVERSARIES

THIS report covers the intercompany experience under standard Ordinary insurance issues between 1962 and 1963 anniversaries. It reviews in turn the mortality experience under:

1. Standard Ordinary insurance issued subject to a medical examination, observed during each of the first fifteen policy years;
2. Standard Ordinary insurance issued without a medical examination, observed during each of the first fifteen policy years; and
3. Standard Ordinary insurance observed during the sixteenth and subsequent policy years. As in previous reports, this experience is shown for medical and nonmedical issues combined. This year a portion of it is also shown for medical and nonmedical issues separately.

In addition, for those companies which subdivided their contributions by sex, the experience in the five-year period between 1958 and 1963 anniversaries is analyzed by sex.

Also included is an analysis by cause of death, covering the experience from 1961 to 1963 anniversaries for issues in the first fifteen policy years and from 1959 to 1963 anniversaries for issues in the sixteenth and subsequent policy years.

The names of the eighteen contributing companies and their proportionate contributions to the total exposures are given in Table A of the Appendix.

EXPERIENCE UNDER STANDARD ISSUES DURING THE
FIRST FIFTEEN YEARS OF INSURANCE

Medically Examined Issues

The current experience during the first fifteen policy years is based on an exposure of \$94,095,939,000 and actual claims of \$289,577,000.

Data for issue ages 0-9 are included in this report for the first time. At issue ages 10 and over, the increase in the exposure over the preceding year was 2.6 per cent.

The 1955-60 Male, Female, and Male and Female Combined Select Basic Tables (*TSA, 1962 Reports*, p. 44, and *1963 Reports*, p. 40) were used, respectively, to calculate expected deaths for the male experience,

TABLE 1
STANDARD MEDICALLY EXAMINED ISSUES OF 1948 TO 1962
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1962 AND 1963 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1-15 COMBINED
Expected Deaths on 1955-60 Select Basic Tables
(Amounts Shown in \$1,000 Units)

Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
0.....	\$ 225,873	\$ 114	\$ 102	111.8%
1.....	229,126	53	107	49.5
2-4.....	262,599	98	104	94.2
5-9.....	566,014	305	248	123.0
10-14.....	882,506	775	694	111.7
15-19.....	2,107,424	2,557	2,016	126.8
20-24.....	6,769,076	6,237	5,983	104.2
25-29.....	13,436,155	14,615	14,132	103.4
30-34.....	19,258,680	30,231	29,662	101.9
35-39.....	19,356,167	45,796	47,976	95.5
40-44.....	14,834,899	57,309	59,003	97.1
45-49.....	8,892,544	52,018	53,585	97.1
50-54.....	4,518,791	40,881	40,356	101.3
55-59.....	1,943,193	23,899	24,505	97.5
60-64.....	634,397	11,108	11,150	99.6
65-69.....	159,918	3,280	3,709	88.4
70 and over.....	18,577	301	576	52.3
All ages.....	\$94,095,939	\$289,577	\$293,908	98.5%

female experience, and experience reported without subdivision by sex. The expected deaths for these three classes of experience were combined and mortality ratios calculated. This differs from the procedure used last year, when the Basic Table for male and female lives combined was used for all data in this section of the report. The revised procedure, which was also used for nonmedical issues, will minimize the effect of any change in the proportion of females on the mortality ratios. It changes the aggregate mortality ratio by not more than 1 percentage point but has a larger effect in some age groups.

The results by age group at issue are shown in Table 1 for the first fifteen policy years combined. The experience by year of issue is presented in Table 2. The detailed experience by age groups at issue for each year of issue is set forth in Table B of the Appendix.

The aggregate mortality ratio for the period from 1962 to 1963 anniversaries, 98.5 per cent, is almost identical with that for the period from 1961 to 1962 anniversaries. Since the amount of death claims at issue

TABLE 2
STANDARD MEDICALLY EXAMINED ISSUES OF 1948 TO 1962
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1962 AND 1963 ANNIVERSARIES
BY YEAR OF ISSUE
ALL AGES COMBINED
Expected Deaths on 1955-60 Select Basic Tables
(Amounts Shown in \$1,000 Units)

Year of Issue	Policy Year	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1948	15	\$ 2,626,312	\$ 18,341	\$ 19,114	96.0%
1949	14	2,785,490	16,825	18,064	93.1
1950	13	3,300,685	17,328	18,910	91.6
1951	12	3,030,457	17,572	17,490	100.5
1952	11	3,388,957	17,626	17,506	100.7
1953	10	4,101,046	20,542	19,119	107.4
1954	09	4,966,339	20,482	20,439	100.2
1955	08	6,367,404	22,015	23,582	93.4
1956	07	7,060,380	21,926	23,137	94.8
1957	06	8,394,516	22,978	22,770	100.9
1958	05	9,158,775	22,472	22,756	98.8
1959	04	9,756,422	22,224	22,683	98.0
1960	03	8,923,776	20,715	18,799	110.2
1961	02	9,644,066	15,701	16,187	97.0
1962	01	10,591,314	12,830	13,352	96.1
All years of issue		\$94,095,939	\$289,577	\$293,908	98.5%

ages 0-9 is small, their addition has a negligible effect on the aggregate ratio. In Table 1, the highest mortality ratio (126.8 per cent) is found at issue ages 15-19, but this is probably an accidental fluctuation; last year's ratio in this age group was 100 per cent. In Table 2, the relatively high mortality in policy year 3 is due to large individual claims.

The tabulation on page 4 gives an indication of the variation in the aggregate mortality ratios of the contributing companies from the average of 98.5 per cent calculated on the 1955-60 Select Basic Tables.

	Number of Companies	Proportion of Actual Death Amounts
Percentage points below average:		
More than 20.....	2	5.9%
11-20.....	2	4.3
6-10.....	2	6.8
1- 5.....	4	21.3
Percentage points above average:		
0- 5.....	4	11.4
6-10.....	3	33.3
11-20.....	1	17.0

Nonmedical Issues

The current experience during the first fifteen policy years of insurance is based on an exposure of \$47,771,468,000 and actual claims of \$49,390,000. Data for issue ages 0-9 are included in this report for the first time. At issue ages 10 and over, the increase in the exposure over the preceding year was 8.2 per cent.

Expected deaths were calculated on the 1955-60 Select Basic Tables in the same manner as for medically examined issues. These tables were based on experience under medical issues, except that nonmedical issues were included for issue ages under 25.

Nonmedical business now comprises 33.7 per cent of the total experience on Ordinary issues as measured by the exposures during the first fifteen policy years (31.4 per cent at issue ages 10 and over, compared with 30.3 per cent last year). The proportion of nonmedical issues for 1962 was 41.4 per cent (40.0 per cent at issue ages 10 and over, compared with 40.3 per cent in 1961).

The mortality ratios for nonmedical issues are presented in Table 3 by age group at issue for all years of issue combined. The aggregate ratio for the period from 1962 to 1963 anniversaries, 101.4 per cent, is about 4 percentage points lower than that for the period from 1961 to 1962 anniversaries. Though issue ages 0-9 account for a larger proportion of the nonmedical than of the medical issues, their effect on the aggregate ratio is negligible. The highest mortality ratios occurred at issue ages 45-49 (123.0 per cent) and 50 and over (145.8 per cent).

The mortality ratios in Table 3 understate somewhat the death rate for nonmedical business because, in calculating the expected deaths, no adjustment was made for the fact that the average ages of the exposures under nonmedical issues for issue age groups 35-39, 40-44, 45-49, and 50 and over are younger than the average ages of the exposures for

these age groups in the medical experience entering into the Basic Tables. This situation arises because the age limits for nonmedical issues of the contributing companies are variously set at 35, 40, 45, or 50, so that the nonmedical exposures beyond these ages tend to fall off sharply. It is likely that a further understatement arises from the general practice of reducing nonmedical amount limits in steps of \$5,000 or \$10,000 beyond ages ending in 0 and 5, such as 30 and 35.

TABLE 3
STANDARD NONMEDICAL ISSUES OF 1948 TO 1962
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1962 AND 1963 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1 TO 15 COMBINED
Expected Deaths on 1955-60 Select Basic Tables
(Amounts Shown in \$1,000 Units)

Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths*	Mortality Ratio*
0.....	\$ 2,341,349	\$ 1,230	\$ 1,202	102.3%
1.....	797,537	303	339	89.4
2- 4.....	884,184	307	342	89.8
5- 9.....	1,250,102	496	494	100.4
10-14.....	1,781,545	1,078	1,229	87.7
15-19.....	7,419,300	6,972	6,626	105.2
20-24.....	11,878,638	9,197	9,519	96.6
25-29.....	10,794,117	8,936	9,548	93.6
30-34.....	6,755,604	9,555	9,008	106.1
35-39.....	3,172,046	7,774	7,127	109.1
40-44.....	626,877	2,744	2,641	103.9
45-49.....	57,908	588	478	123.0
50 and over.....	12,261	210	144	145.8
All ages.....	\$47,771,468	\$49,390	\$48,697	101.4%

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

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

The unadjusted mortality ratios understate the true mortality on nonmedical business to a significant degree at ages 40-44. Except for one company, whose limit for nonmedical issues was age 50 until 1959,

MORTALITY RATIOS ON NONMEDICAL ISSUES OF 1948 TO 1962
 EXPERIENCE BETWEEN 1962 AND 1963 ANNIVERSARIES
 BY AGE AT ISSUE
 POLICY YEARS 1-15 COMBINED
 Expected Deaths on 1955-60 Select Basic Tables

AGES AT ISSUE	MORTALITY RATIOS	
	Unadjusted	Adjusted
35-39.....	109.1%	109.6%
40-44.....	103.9	115.1
45-49.....	123.0	126.7
50 and over.....	145.8	152.2
Ages 35 and over.....	108.9%	112.3%

TABLE 4
 STANDARD NONMEDICAL ISSUES OF 1948 TO 1962
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1962 AND 1963 ANNIVERSARIES
 BY YEAR OF ISSUE
 ALL AGES COMBINED
 Expected Deaths on 1955-60 Select Basic Tables
 (Amounts Shown in \$1,000 Units)

Year of Issue	Policy Year	Exposed to Risk	Actual Deaths	Expected Deaths*	Mortality Ratio*
1948.....	15	\$ 732,278	\$ 1,535	\$ 1,596	96.2%
1949.....	14	782,090	1,615	1,566	103.1
1950.....	13	931,261	1,789	1,721	104.0
1951.....	12	1,345,823	2,372	2,521	94.1
1952.....	11	1,526,511	2,502	2,512	99.6
1953.....	10	1,789,762	2,475	2,604	95.0
1954.....	09	1,847,268	2,196	2,288	96.0
1955.....	08	2,117,932	2,079	2,305	90.2
1956.....	07	2,900,786	3,540	3,258	108.7
1957.....	06	4,631,692	5,314	4,910	108.2
1958.....	05	4,792,178	5,000	4,563	109.6
1959.....	04	5,071,116	4,580	4,578	100.0
1960.....	03	5,438,231	5,022	4,643	108.2
1961.....	02	6,375,419	4,489	4,734	94.8
1962.....	01	7,489,121	4,882	4,898	99.7
All years of issue.....		\$47,771,468	\$49,390	\$48,697	101.4%

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

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

The mortality ratios by year of issue for the experience on nonmedical business during the period from 1962 to 1963 anniversaries are presented in Table 4 on an unadjusted basis.

The details of the unadjusted experience by age groups at issue for each year of issue are set forth in Table C of the Appendix.

The accompanying tabulation gives an indication of the variation in the aggregate mortality ratios of the contributing companies from the average of 101.4 per cent calculated on the 1955-60 Select Basic Tables.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 20	1	0.3%
11-20	5	8.6
6-10	3	25.5
1- 5	1	1.5
Percentage points above average:		
0- 5	3	11.3
6-10	2	42.1
11-20	2	10.7

Comparison of Medical and Nonmedical Experience

It would be desirable to compare the nonmedical experience with an experience on strictly comparable policies issued with a medical examination, but data for such a comparison are not available. Table 5 presents side by side the experience on medical and nonmedical issues as reported to the Committee for the five-year period from 1958 to 1963 anniversaries. For the experience between 1962 and 1963 anniversaries, the 1955-60 Male, Female, and Male and Female Combined Select Basic Tables, respectively, were used to calculate expected deaths for male experience, female experience, and experience reported without subdivision by sex. Since the expense of recalculation was not considered worthwhile, previously calculated expected deaths on the 1955-60 Male and Female Combined Select Basic Table were used for all the data between 1958 and 1962 anniversaries.

TABLE 5

COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 BETWEEN 1958 AND 1963 ANNIVERSARIES
 BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	POLICY YEARS									
	1-2		3-5		6-10		11-15		1-15	
	Mortality Ratios on 1955-60 Select Basic Table									
	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %
0.....	92	99	278	97	117	100	98	106	145	100
1.....	124	67	72	101	121	114	104	106	103	95
2- 4.....	122	75	80	93	90	99	129	97	105	90
5- 9.....	91	98	41	104	107	79	113	118	98	98
10-14.....	81	54	146	76	109	103	104	106	112	88
15-19.....	105	107	109	118	105	92	104	90	106	105
20-24.....	87	106	95	100	106	99	101	96	98	101
25-29.....	105	105	98	97	101	107	99	96	100	101
30-34.....	109	111	106	115	101	109	96	98	101	109
35-39.....	98	108*	104	120*	97	107*	100	100*	99	108*
40-44.....	96	108*	101	125*	98	119*	99	115*	99	117*
45-49.....	100	126*	99	106*	96	130*	95	129*	97	127*
50 and over	94	135*	104	147*	98	112*	97	141*	98	129*
All ages	98	105*	102	108*	98	106*	98	101*	99	105*
Ratios of Nonmedical to Medical Mortality Ratios										
0.....	108%		35%		85%		108%		69%	
1.....	54		140		94		102		92	
2- 4.....	61		116		110		75		86	
5- 9.....	108		254		74		104		100	
10-14.....	67		52		94		102		79	
15-19.....	102		108		88		87		99	
20-24.....	122		105		93		95		103	
25-29.....	100		99		106		97		101	
30-34.....	102		108		108		102		108	
35-39.....	110*		115*		110*		100*		109*	
40-44.....	113*		124*		121*		116*		118*	
45-49.....	126*		107*		135*		136*		131*	
50 and over	144*		141*		114*		145*		132*	

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

The nonmedical mortality ratios shown in Table 5 have been adjusted to reflect the approximate distribution of nonmedical exposures by age for issue age groups 35-39 and over. The lower half of Table 5 shows that, for policy years 1-15 combined, nonmedical mortality begins to exceed medical mortality appreciably at issue ages 30-39; the excess rises from about 10 per cent in that age group to about 30 per cent at issue ages 45 and over. The mortality ratio of 278 per cent on medical issues at age 0 in policy years 3-5 is due to one claim for \$200,000.

Because females constitute a higher proportion of the nonmedical (14.4 per cent of the sex-distinct experience between 1958 and 1962 anniversaries) than of the medical experience (6.4 per cent of the sex-distinct experience between 1958 and 1962 anniversaries), Table 5 understates slightly the excess of nonmedical over medical mortality. This understatement will gradually be eliminated by the change in the method of

TABLE 6
STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1962 AND 1963 ANNIVERSARIES
BY ATTAINED AGE
ALL POLICY YEARS COMBINED
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK	ACTUAL DEATHS	1955-60 ULTIMATE BASIC TABLE		MOR-TALITY RATIO ON 1941 CSO TABLE	MOR-TALITY RATIO ON 1958 CSO TABLE
			Expected Deaths	Mortality Ratio		
15-19.....	\$ 813,197	\$ 572	\$ 593	96.5%	31.3%	43.8%
20-24.....	460,175	519	465	111.6	43.8	61.1
25-29.....	449,664	418	468	89.3	29.5	46.4
30-34.....	1,033,956	1,123	1,215	92.4	27.0	47.5
35-39.....	2,219,129	3,298	3,488	94.6	28.3	51.4
40-44.....	3,770,301	9,909	9,940	99.7	36.8	61.7
45-49.....	5,543,043	26,168	26,957	97.1	46.9	72.8
50-54.....	6,630,103	55,346	53,439	103.6	57.7	82.7
55-59.....	6,835,699	83,236	87,888	94.7	57.7	77.9
60-64.....	5,519,767	112,838	114,237	98.8	65.5	84.0
65-69.....	3,977,017	124,642	127,587	97.7	67.5	82.5
70-74.....	2,655,393	125,660	128,753	97.6	68.6	81.8
75-79.....	1,443,163	105,965	104,723	101.2	71.8	86.8
80-84.....	592,529	65,191	64,680	100.8	73.2	87.6
85-89.....	173,647	28,377	29,449	96.4	75.2	91.3
90-95.....	32,654	7,857	8,227	95.5	76.9	93.3
All ages....	\$42,149,437	\$751,119	\$762,109	98.6%	64.3%	82.3%

calculating expected deaths. A more accurate picture is given in Table 9 in a later section of this report, which analyzes the experience by sex.

EXPERIENCE UNDER STANDARD ISSUES DURING THE
SIXTEENTH AND SUBSEQUENT POLICY YEARS

The current experience during the sixteenth and subsequent policy years is based on an exposure of \$42,149,437,000 (an increase of 5.2 per cent over last year) and actual claims of \$751,119,000. Mortality ratios based on (1) the 1955-60 Ultimate Basic Tables (Male, Female, and Male and Female Combined, respectively, for the male experience, female experience, and experience reported without subdivision by sex), (2) the Commissioners 1941 Standard Ordinary Mortality Table, and (3) the Commissioners 1958 Standard Ordinary Mortality Table, are presented in Table 6 by attained age groups. The aggregate mortality ratio on the 1955-60 Ultimate Basic Tables for the period from 1962 to 1963 anniversaries (98.6 per cent) is 1.8 percentage points higher than the ratio for the period from 1961 to 1962 anniversaries.

The accompanying tabulation gives an indication of the variation in the aggregate mortality ratios of the contributing companies from the average of 98.6 per cent calculated on the 1955-60 Ultimate Basic Tables.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
11-20.....	2	2.9%
6-10.....	0	0.0
1-5.....	9	44.2
Percentage points above average:		
0-5.....	5	37.7
6-10.....	2	15.2

Comparison of Medical and Nonmedical Experience

Companies were asked to subdivide their ultimate data into medical and nonmedical if they could conveniently do so. Eleven companies contributed medical data and nine companies contributed nonmedical data. The results are shown in Table 6A, which comprises 34.7 per cent of the total ultimate experience between 1962 and 1963 anniversaries.

At attained ages where the volume of data is substantial enough to permit a conclusion, there appears to be little difference between medical and nonmedical mortality after the first fifteen policy years.

EXPERIENCE BY SEX

Sixteen of the eighteen companies which contributed their experience on medical issues, and fifteen of the seventeen companies which con-

tributed their experience on nonmedical issues, submitted data separately for males and females. For the period from 1962 to 1963 anniversaries, the sex-distinct data comprise 92.5 per cent of the medical exposures and 96.2 per cent of the nonmedical exposures.

The detailed experience by sex for the period from 1962 to 1963 anniversaries by age group at issue for each year of issue is presented in Table D of the Appendix for medical issues and in Table E for nonmedical issues. Expected deaths were calculated on the 1955-60 Male Select and the 1955-60 Female Select Basic Tables.

The mortality ratios by age group at issue and sex for the first fifteen policy years combined, covering the experience from 1958 to 1963 anniversaries, are presented in Table 7 for standard medically examined

TABLE 6A

COMPARISON OF MEDICAL AND NONMEDICAL MORTALITY EXPERIENCE*
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
 EXPERIENCE BETWEEN 1962 AND 1963 ANNIVERSARIES
 EXPECTED DEATHS ON 1955-60 ULTIMATE BASIC TABLES
 BY ATTAINED AGE
 ALL POLICY YEARS COMBINED
 (Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO		RATIO OF NON-MEDICAL TO MEDICAL MORTALITY RATIOS
	Medical	Non-medical	Medical	Non-medical	Medical	Non-medical	
15-19.....	\$ 44,695	\$ 71,530	\$ 22	\$ 66	62.9%	124.5%	197.9%
20-24.....	56,894	47,288	76	87	124.6	167.3	134.3
25-29.....	124,060	48,343	144	61	108.3	122.0	112.7
30-34.....	244,808	80,810	292	108	99.3	112.5	113.3
35-39.....	423,415	142,431	675	179	100.1	82.9	82.8
40-44.....	889,946	171,732	2,223	357	92.9	83.8	90.2
45-49.....	1,573,833	188,286	6,871	758	87.8	85.1	96.9
50-54.....	2,104,183	194,431	17,398	1,557	101.2	102.0	100.8
55-59.....	2,388,472	173,490	27,524	2,071	89.0	94.2	105.8
60-64.....	2,022,755	121,533	41,478	2,567	98.4	100.9	102.5
65-69.....	1,455,125	79,052	45,665	2,691	97.5	105.6	108.3
70-74.....	1,014,757	48,484	48,675	2,223	98.7	94.2	95.4
75-79.....	571,674	23,765	43,110	1,793	103.7	104.0	100.3
80-84.....	235,837	8,310	26,852	830	104.2	92.2	88.5
85-89.....	74,043	1,509	11,993	275	95.4	109.6	114.9
90-95.....	12,383	167	2,887	13	92.9	32.5	35.0
All ages	\$13,236,880	\$1,401,161	\$275,885	\$15,636	98.2%	98.5%	100.3%

* Based on medical data from eleven companies and nonmedical data from nine companies.

issues and in Table 8 for standard nonmedical issues. For the purpose of comparing male and female mortality in the right-hand columns of these tables, mortality ratios for females were calculated on the male table. The ratios of female to male mortality are lowest at issue ages 10-19 and highest at issue ages 0, 1, and 25-34.

Table 9 presents side by side the experience for the five-year period from 1958 to 1963 anniversaries on medical and nonmedical issues, separately for each sex. The nonmedical mortality ratios shown in this table have been adjusted approximately to reflect the distribution of

TABLE 7
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD MEDICALLY EXAMINED ISSUES
OBSERVED BETWEEN 1958 AND 1963 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1 TO 15 COMBINED
Expected Deaths on 1955-60 Male Select Basic Table
and 1955-60 Female Select Basic Table
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO		RATIO OF FEMALE TO MALE MOR- TALITY†
	Male	Female	Male	Female	Male	Female	
0	\$ 401,070	\$ 235,666	\$ 241	\$ 91	106.6%	102.2%	72.3%
1	430,662	226,683	265	60	109.1	68.2	41.7
2- 4 . .	535,792	244,811	307	78	126.3	96.3	54.2
5- 9 . .	1,329,171	499,238	619	108	99.7	78.3	46.3
10-14 . .	3,239,357	723,438	3,119	175	109.8	79.5	24.9
15-19 . .	7,896,272	957,737	8,010	443	100.0	117.5	44.7
20-24 . .	26,997,041	1,712,134	22,098	1,032	94.4	102.4	67.2
25-29 . .	55,069,826	2,127,165	53,013	1,653	98.7	114.0	70.4
30-34 . .	77,522,594	3,092,385	110,002	3,885	100.1	111.6	79.8
35-39 . .	75,191,829	3,893,730	175,109	6,587	99.0	111.3	69.4
40-44 . .	55,654,237	4,502,591	215,919	10,813	99.2	104.6	62.0
45-49 . .	32,273,667	3,369,814	189,568	11,044	96.9	100.0	56.9
50-54 . .	15,990,772	1,979,406	148,933	8,674	101.1	101.7	48.7
55-59 . .	6,707,116	939,901	88,643	5,793	102.1	97.9	48.4
60-64 . .	2,071,601	349,029	35,880	2,701	96.1	81.9	46.8
65-69 . .	488,970	98,320	11,102	1,127	96.3	83.5	53.6
70 and over . .	44,281	10,202	1,071	133	72.1	83.6	63.1
All ages	\$361,844,258	\$24,962,250	\$1,063,899	\$54,397	99.0%	101.7%	57.3%

* Based on data from sixteen companies.

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

nonmedical exposures by age for issue age groups 35-39 and over. For both sexes the ratios of nonmedical to medical mortality tend to increase with age at issue at ages 30 and over.

Ten of the eighteen contributing companies submitted data separately for males and females. The experience for the period between 1958 and 1963 anniversaries is shown in Table 10.

EXPERIENCE BY CAUSE OF DEATH

The last previous analyses by cause of death covered the experience from 1959 to 1961 anniversaries for issues in the first fifteen policy years (*1962 Reports*, p. 13), and the experience from 1957 to 1959 anniversaries for issues in the sixteenth and subsequent policy years (*1960 Reports*, p. 21). This report carries the experience to 1963 anniversaries.

TABLE 8
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD NONMEDICAL ISSUES
OBSERVED BETWEEN 1958 AND 1963 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1 TO 15 COMBINED
Expected Deaths on 1955-60 Male Select Basic Table
and 1955-60 Female Select Basic Table
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO †		RATIO OF FEMALE TO MALE MOR- TALITY ‡
	Male	Female	Male	Female	Male	Female	
0.....	\$ 4,478,369	\$ 3,100,570	\$ 2,836	\$ 1,446	101.6%	105.5%	77.9%
1.....	1,564,707	1,036,461	777	360	98.2	102.9	72.0
2- 4....	1,764,984	1,053,550	720	282	95.1	89.0	66.4
5- 9....	2,706,956	1,229,692	1,153	296	101.6	88.9	54.0
10-14....	5,555,758	1,523,011	3,603	441	85.1	110.3	43.0
15-19....	23,872,488	4,036,860	24,047	1,482	104.3	104.7	35.4
20-24....	41,356,894	5,473,169	34,295	2,977	100.6	101.1	60.3
25-29....	39,968,389	3,514,407	35,195	2,673	101.3	125.2	76.1
30-34....	24,983,879	2,949,298	34,304	3,289	110.3	110.7	73.3
35-39....	10,971,162	2,234,197	26,695	3,788	112.0	117.9	66.2
40-44....	2,111,500	502,797	9,616	1,247	109.0	105.4	57.1
45-49....	205,977	41,581	1,911	211	121.4	135.3	60.0
50 and over....	40,530	7,479	646	42	136.0	131.3	36.8
All ages	\$159,581,593	\$26,703,072	\$175,798	\$18,534	105.0%	110.2%	63.5%

* Based on data from fifteen companies.

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

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

TABLE 9

COMPARISON BY SEX OF MEDICAL AND NONMEDICAL EXPERIENCE*
 BETWEEN 1958 AND 1963 ANNIVERSARIES
 BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	POLICY YEARS									
	1-2		3-5		6-10		11-15		1-15	
	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %
Male Experience Mortality Ratios on 1955-60 Male Select Basic Table										
0.....	89	99	105	99	127	102	111	120	107	102
1.....	136	62	63	110	116	119	143	125	109	98
2- 4.....	145	71	113	106	86	101	155	114	126	95
5- 9.....	133	92	44	110	89	88	127	123	100	102
10-14.....	81	53	135	73	111	103	100	109	110	85
15-19.....	100	106	103	115	100	90	96	90	100	104
20-24.....	84	104	91	99	105	99	99	98	94	101
25-29.....	106	105	95	96	101	107	95	98	99	101
30-34.....	104	113	107	116	100	111	93	99	100	110
35-39.....	97	111†	102	123†	96	111†	100	104†	99	113†
40-44.....	97	114†	100	131†	100	123†	99	115†	99	121†
45-49.....	99	131†	100	111†	97	136†	94	115†	97	125†
50 and over	97	153†	106	183†	100	127†	97	137†	100	142†
All ages	98	105†	102	107†	99	107†	97	102†	99	106†
Female Experience Mortality Ratios on 1955-60 Female Select Basic Table										
0.....	144	102	60	111	119	109	67	97	102	105
1.....	57	89	110	109	31	103	36	116	68	103
2- 4.....	142	91	43	80	111	91	100	98	96	89
5- 9.....	0	121	28	67	162	64	34	143	78	89
10-14.....	44	71	44	101	59	133	121	103	80	110
15-19.....	100	99	121	112	95	102	140	104	118	105
20-24.....	87	109	72	87	114	105	115	103	102	101
25-29.....	101	147	99	111	110	128	129	120	114	125
30-34.....	77	103	98	116	128	112	116	109	112	111
35-39.....	98	131†	120	127†	108	107†	114	118†	111	118†
40-44.....	99	121†	108	117†	96	112†	114	127†	105	118†
45-49.....	158	180†	92	195†	99	117†	83	149†	100	139†
50 and over	87	.....	97	122†	96	132†	99	167†	96	135†
All ages	104	113†	100	110†	100	110†	104	112†	102	111†

* Based on data from sixteen companies for medical issues and fifteen companies for nonmedical issues.
 † Adjusted for distribution of exposures by age within each five-year age group at issue.

TABLE 9—Continued

AGE GROUP AT ISSUE	POLICY YEARS				
	1-2	3-5	6-10	11-15	1-15
Male Experience Ratios of Nonmedical to Medical Mortality Ratios					
0.....	111%	94%	80%	108%	95%
1.....	46	175	103	87	90
2- 4.....	49	94	117	74	75
5- 9.....	69	250	99	97	102
10-14.....	65	54	93	109	77
15-19.....	106	112	90	94	104
20-24.....	124	109	94	99	107
25-29.....	99	101	106	103	102
30-34.....	109	108	111	106	110
35-39.....	114†	121†	116†	104†	114†
40-44.....	118†	131†	123†	116†	122†
45-49.....	132†	111†	140†	122†	129†
50 and over	158†	173†	127†	141†	142†
Female Experience Ratios of Nonmedical to Medical Mortality Ratios					
0.....	71%	185%	92%	145%	103%
1.....	156	99	332	322	151
2- 4.....	64	186	82	98	93
5- 9.....	.....	239	40	421	114
10-14.....	161	230	225	85	138
15-19.....	99	93	107	74	89
20-24.....	125	121	92	90	99
25-29.....	146	112	116	93	110
30-34.....	134	118	88	94	99
35-39.....	134†	106†	99†	104†	106†
40-44.....	122†	108†	117†	111†	112†
45-49.....	114†	212†	118†	180†	139†
50 and over	.....	126†	138†	169†	141†

Issues during the First Fifteen Years of Insurance

Table 11 presents an analysis of the 1961-63 experience on standard medical issues according to major subdivisions by cause of death, based on the Committee's 1961 Code for Cause of Death (*1960 Reports*, p. 63). Results are shown separately for male lives, female lives, and male and female lives combined (including data reported without subdivision by sex). The corresponding data for nonmedical issues are shown in Table 12.

A comparison of the death rates with those for the two-year period between 1959 and 1961 anniversaries shows no major changes in the death rates by cause of death. The analysis by sex continues to show that at issue ages 30 and over death rates from heart and circulatory disease are three to five times higher for males than for females, while at issue ages 30-39 death rates from cancer are 50 per cent higher for females than for males. At issue ages under 40, the accidental death rate for males is two to three times higher than for females.

Data for issue ages 0-9 have been included for the first time. The high accidental death rate at issue age 0 on medical issues for male and female lives combined in policy years 1-5 is due to one claim of \$200,000 be-

TABLE 10
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
EXPERIENCE BETWEEN 1958 AND 1963 ANNIVERSARIES
BY ATTAINED AGE
ALL POLICY YEARS COMBINED
Expected Deaths on 1955-60 Male Ultimate Basic Table
and 1955-60 Female Ultimate Basic Table
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO		RATIO OF FEMALE TO MALE MORTALITY†
	Male	Female	Male	Female	Male	Female	
15-19....	\$ 977,522	\$ 784,616	\$ 917	\$ 287	93.9%	100.3%	39.1%
20-24....	467,403	304,815	686	135	102.7	97.8	30.4
25-29....	670,673	273,961	740	162	93.1	85.3	53.5
30-34....	1,563,271	582,972	1,932	450	96.9	78.5	62.8
35-39....	3,134,340	1,413,042	5,258	1,514	100.4	83.8	64.6
40-44....	6,150,440	1,661,322	17,483	2,883	101.6	98.5	62.8
45-49....	9,414,737	1,635,552	47,113	4,987	96.4	105.3	61.8
50-54....	11,509,901	1,555,641	98,026	7,052	100.6	100.8	53.7
55-59....	11,485,767	1,258,053	150,023	7,878	97.9	93.8	48.2
60-64....	9,415,599	915,824	200,757	9,851	99.0	107.5	50.5
65-69....	6,687,510	630,051	218,980	10,965	99.4	103.2	53.3
70-74....	4,305,252	389,001	211,240	12,243	99.3	96.9	64.1
75-79....	2,273,355	201,473	168,982	9,438	100.8	95.2	62.9
80-84....	907,391	88,918	100,649	7,482	99.9	108.3	75.3
85-89....	252,965	27,771	42,273	4,183	97.0	116.3	90.2
90-95....	51,065	5,321	11,587	1,112	88.7	93.9	91.3
All ages	\$69,267,191	\$11,728,333	\$1,276,646	\$80,622	99.2%	100.7%	59.0%

* Based on data from ten companies.

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

TABLE 11

STANDARD MEDICALLY EXAMINED ISSUES
DEATH RATES BY CAUSE OF DEATH
BETWEEN 1961 AND 1963 ANNIVERSARIES
POLICY YEARS 1-15 COMBINED
(Death Rates per \$100,000)

	CAUSE OF DEATH									
	All Causes Combined	Tuber- culosis (All Forms)	Malign- ant Neo- plasms	Dia- betes Mel- litus	Vascu- lar Les- ions Affect- ing Central Nervous System	Dis- eases of the Heart and Circu- latory System	Pneu- monia and Influenza	Acci- dents and Homi- cide	Sui- cide	All Other Causes and Un- known
Committee's 1961 Code	01, 02	18-33	37	42	49-55, 5A	56-59	88-96, 98	97	Resid- ual	
Male and Female Lives Combined (Including Data Not Subdivided by Sex)										
Age 0 at issue:										
Policy years 1-5	245.0	0.0	4.6	0.0	0.0	0.8	20.7	166.8	0.0	52.1
Policy years 6-15	45.5	0.0	16.3	0.3	1.2	1.2	1.2	11.9	0.0	13.4
Policy years 1-15	101.4	0.0	13.1	0.2	0.9	1.1	6.6	55.3	0.0	24.2
Ages 1-9 at issue:										
Policy years 1-5	26.5	0.0	4.1	0.0	0.0	0.9	2.0	14.3	0.0	5.2
Policy years 6-15	43.1	0.0	6.7	0.1	0.5	3.5	0.3	23.9	3.3	4.8
Policy years 1-15	36.0	0.0	5.6	0.0	0.3	2.4	1.0	19.8	1.9	5.0
Ages 10-29 at issue:										
Policy years 1-5	77.5	0.1	14.1	0.1	1.3	5.0	0.9	42.8	5.0	8.2
Policy years 6-15	122.0	0.1	22.3	0.4	4.6	26.2	2.2	38.2	9.6	18.4
Policy years 1-15	100.1	0.1	18.3	0.2	2.9	15.7	1.6	40.6	7.3	13.4
Ages 30-39 at issue:										
Policy years 1-5	119.5	0.1	19.5	0.2	3.1	33.4	1.3	36.3	10.2	15.4
Policy years 6-15	288.2	0.2	54.6	0.6	10.9	117.7	2.7	43.5	18.4	39.6
Policy years 1-15	198.2	0.1	35.9	0.4	6.7	72.7	2.0	39.7	14.0	26.7
Ages 40-49 at issue:										
Policy years 1-5	266.5	0.1	57.1	0.4	11.2	109.7	1.8	42.9	12.2	31.1
Policy years 6-15	690.3	0.5	153.0	3.6	31.9	327.2	7.3	49.0	23.1	94.7
Policy years 1-15	461.6	0.3	101.3	1.8	20.8	209.7	4.4	45.7	17.2	60.4
Ages 50 and over at issue:										
Policy years 1-5	670.5	0.3	210.1	1.1	22.1	282.5	6.1	51.7	17.9	78.7
Policy years 6-15	1,642.1	1.2	438.7	8.6	97.3	774.4	26.7	55.9	32.1	207.2
Policy years 1-15	1,100.0	0.7	311.1	4.4	55.3	500.1	15.2	53.5	24.2	135.5
All ages at issue:										
Policy years 1-5	191.4	0.1	43.2	0.3	6.3	66.1	1.8	40.7	10.0	22.9
Policy years 6-15	432.7	0.3	96.2	1.8	20.2	188.4	5.4	43.9	17.9	58.6
Policy years 1-15	306.1	0.2	68.4	1.0	12.9	124.2	3.5	42.3	13.8	39.8
Male Lives										
Age 0 at issue:										
Policy years 1-5	124.7	0.0	2.9	0.0	0.0	1.5	37.7	21.8	0.0	60.8
Policy years 6-15	57.9	0.0	25.6	0.0	0.7	2.0	1.3	11.2	0.0	17.1
Policy years 1-15	78.7	0.0	18.6	0.0	0.5	1.8	12.7	14.5	0.0	30.6
Ages 1-9 at issue:										
Policy years 1-5	34.6	0.0	5.9	0.0	0.0	1.1	2.2	20.0	0.0	5.4
Policy years 6-15	57.7	0.0	8.9	0.1	0.1	5.1	0.6	34.4	4.5	4.0
Policy years 1-15	47.6	0.0	7.6	0.1	0.1	3.3	1.3	28.1	2.5	4.6
Ages 10-29 at issue:										
Policy years 1-5	76.9	0.1	10.9	0.1	1.2	5.3	0.7	45.1	5.3	8.2
Policy years 6-15	118.0	0.1	21.3	0.2	4.2	23.9	2.5	39.4	9.7	16.7
Policy years 1-15	96.4	0.1	15.8	0.1	2.6	14.1	1.6	42.4	7.4	12.3
Ages 30-39 at issue:										
Policy years 1-5	120.1	0.1	19.5	0.2	3.2	34.3	1.4	35.5	10.7	15.2
Policy years 6-15	278.4	0.1	50.3	0.5	9.9	113.0	2.5	45.2	19.0	37.9
Policy years 1-15	191.0	0.1	33.3	0.3	6.2	69.5	1.9	39.9	14.4	25.4
Ages 40-49 at issue:										
Policy years 1-5	274.7	0.2	57.3	0.4	11.5	119.0	2.0	41.3	11.0	32.0
Policy years 6-15	687.1	0.5	147.0	1.9	29.4	331.7	7.9	50.8	23.8	94.1
Policy years 1-15	459.3	0.3	97.4	1.1	19.5	214.3	4.6	45.6	16.7	59.8
Ages 50 and over at issue:										
Policy years 1-5	719.9	0.3	221.5	0.5	23.6	316.5	7.3	49.8	18.7	81.7
Policy years 6-15	1,699.7	1.2	441.6	6.3	93.9	825.6	29.1	58.2	35.1	208.7
Policy years 1-15	1,146.1	0.7	317.2	3.0	54.2	538.1	16.8	53.4	25.8	136.9
All ages at issue:										
Policy years 1-5	193.0	0.1	42.0	0.2	6.3	69.6	1.8	40.3	10.0	22.7
Policy years 6-15	432.2	0.3	93.0	1.2	18.9	191.0	5.7	45.8	18.7	57.6
Policy years 1-15	301.8	0.2	65.2	0.7	12.0	124.8	3.6	42.8	13.9	38.6

TABLE 11—Continued

	CAUSE OF DEATH									
	All Causes Combined	Tuberculosis (All Forms)	Malignant Neoplasms	Diabetes Mellitus	Vascular Lesions Affecting Central Nervous System	Diseases of the Heart and Circulatory System	Pneumonia and Influenza	Accidents and Homicide	Suicide	All Other Causes and Unknown
Committee's 1961 Code.....	01, 02	18-33	37	42	49-55, 5A	56-59	88-96, 98	97	Residual	
	Female Lives									
Ages 0 at issue:										
Policy years 1-5.....	79.0	0.0	6.3	0.0	0.0	0.0	3.2	9.5	0.0	60.0
Policy years 6-15.....	26.5	0.0	7.4	1.1	1.1	0.0	2.1	7.4	0.0	7.4
Policy years 1-15.....	39.7	0.0	7.1	0.8	0.8	0.0	2.4	7.9	0.0	20.7
Ages 1-9 at issue:										
Policy years 1-5.....	18.0	0.0	1.6	0.0	0.0	0.8	2.5	7.0	0.0	6.1
Policy years 6-15.....	11.9	0.0	1.0	0.0	0.0	0.3	0.0	5.4	0.3	4.9
Policy years 1-15.....	14.7	0.0	1.3	0.0	0.0	0.6	1.1	6.0	0.2	5.5
Ages 10-29 at issue:										
Policy years 1-5.....	36.4	0.0	6.7	0.3	3.0	2.8	0.8	13.3	2.2	7.3
Policy years 6-15.....	88.7	0.0	23.1	0.8	3.8	9.4	0.3	19.5	11.1	20.1
Policy years 1-15.....	64.6	0.0	15.6	0.6	3.5	6.4	0.5	16.6	7.1	14.3
Ages 30-39 at issue:										
Policy years 1-5.....	79.5	0.2	24.2	0.0	1.4	6.2	1.1	19.3	4.7	22.4
Policy years 6-15.....	219.7	0.5	83.8	0.0	22.6	32.3	1.6	21.6	15.0	42.3
Policy years 1-15.....	142.1	0.4	50.9	0.0	10.8	17.9	1.3	20.3	9.3	31.2
Ages 40-49 at issue:										
Policy years 1-5.....	194.1	0.0	64.0	0.2	10.5	22.6	1.1	52.0	7.3	36.4
Policy years 6-15.....	380.9	0.0	157.4	0.5	31.9	62.5	1.4	46.0	11.0	70.2
Policy years 1-15.....	273.7	0.0	103.8	0.3	19.6	39.6	1.3	49.4	8.9	50.8
Ages 50 and over at issue:										
Policy years 1-5.....	346.4	0.0	166.4	2.0	17.3	69.0	0.9	18.9	9.6	62.3
Policy years 6-15.....	932.3	0.0	337.1	1.5	113.3	244.8	16.6	39.2	8.5	171.3
Policy years 1-15.....	583.6	0.0	235.6	1.8	56.1	140.2	7.3	27.1	9.1	106.4
All ages at issue:										
Policy years 1-5.....	152.0	0.1	56.6	0.4	7.3	21.0	1.1	29.0	5.8	30.7
Policy years 6-15.....	312.4	0.1	117.8	0.5	30.8	60.5	3.1	29.5	11.0	59.1
Policy years 1-15.....	226.0	0.1	84.9	0.5	18.1	39.2	2.0	29.2	8.2	43.8

tween 1961 and 1962 anniversaries, reported by a company that did not subdivide its experience by sex.

Because of its small volume, the nonmedical experience at issue ages 50 and over is subject to large accidental fluctuations. For the reasons explained earlier in this report, nonmedical issues for age groups 30-39 and over have a lower average age than medical issues. Because of the increases in nonmedical limits over the years, it also appears probable that nonmedical issues have a lower average duration. Therefore, a comparison of the death rates of medical and nonmedical issues by cause would not be valid.

Issues during the Sixteenth and Subsequent Policy Years

An analysis of the 1959-63 experience during the sixteenth and subsequent policy years according to major subdivisions by cause of death

TABLE 12
STANDARD NONMEDICAL ISSUES
DEATH RATES BY CAUSE OF DEATH
BETWEEN 1961 AND 1963 ANNIVERSARIES
POLICY YEARS 1-15 COMBINED
(Death Rates per \$100,000)

	CAUSE OF DEATH									
	All Causes Combined	Tuberculosis (All Forms)	Malignant Neoplasms	Diabetes Mellitus	Vascular Lesions Affecting Central Nervous System	Diseases of the Heart and Circulatory System	Pneumonia and Influenza	Accidents and Homicide	Suicide	All Other Causes and Unknown
Committee's 1961 Code.....	01, 02	18-33	37	42	49-55, 5A	56-59	88-96, 98	97	Residual	
Male and Female Lives Combined (Including Data Not Subdivided by Sex)										
Age 0 at issue:										
Policy years 1-5...	83.0	0.0	11.0	0.1	1.1	2.7	14.2	17.1	0.0	36.8
Policy years 6-15...	34.3	0.0	6.8	0.5	0.8	1.5	2.3	11.2	0.2	11.0
Policy years 1-15...	52.3	0.0	8.3	0.3	0.9	2.0	6.7	13.4	0.1	20.6
Ages 1-9 at issue:										
Policy years 1-5...	35.1	0.1	8.0	0.2	0.5	0.6	2.1	13.0	0.0	10.6
Policy years 6-15...	39.7	0.0	7.3	0.3	1.2	2.1	0.9	17.0	1.5	9.4
Policy years 1-15...	37.5	0.0	7.6	0.2	0.9	1.4	1.5	15.2	0.8	9.9
Ages 10-29 at issue:										
Policy years 1-5...	75.1	0.1	8.5	0.2	1.5	3.4	0.6	49.1	3.1	8.6
Policy years 6-15...	101.7	0.2	16.9	0.8	3.6	18.0	1.7	35.4	6.6	18.5
Policy years 1-15...	83.5	0.1	11.1	0.4	2.1	8.0	0.9	45.0	4.2	11.7
Ages 30-39 at issue:										
Policy years 1-5...	119.8	0.4	20.9	0.4	5.0	33.0	1.5	33.6	6.5	18.5
Policy years 6-15...	256.7	1.2	50.9	1.1	10.8	103.1	3.6	32.2	11.1	42.7
Policy years 1-15...	176.2	0.7	33.3	0.7	7.4	61.8	2.4	33.0	8.4	28.5
Ages 40-49 at issue:										
Policy years 1-5...	221.0	0.2	52.6	1.3	14.1	77.7	2.9	27.9	12.0	32.3
Policy years 6-15...	720.1	0.5	173.2	5.1	31.8	349.8	6.9	35.6	12.9	104.3
Policy years 1-15...	494.0	0.4	118.5	3.4	23.8	226.5	5.1	32.1	12.5	71.7
Ages 50 and over at issue:										
Policy years 1-5...	1,181.6	0.0	111.5	0.0	0.0	657.7	22.3	33.4	33.4	323.3
Policy years 6-15...	1,859.5	0.0	362.8	13.0	142.5	933.0	6.5	103.7	19.4	278.6
Policy years 1-15...	1,610.3	0.0	270.4	8.2	90.1	831.8	12.3	77.9	24.6	295.0
All ages at issue:										
Policy years 1-5...	83.9	0.1	11.5	0.2	2.2	9.9	1.3	43.4	3.6	11.7
Policy years 6-15...	140.7	0.4	26.7	0.9	5.5	42.6	2.2	30.9	6.8	24.7
Policy years 1-15...	104.9	0.2	17.1	0.5	3.4	22.0	1.6	38.8	4.8	16.5
Male Lives										
Age 0 at issue:										
Policy years 1-5...	85.8	0.0	10.3	0.0	1.5	2.2	13.9	19.5	0.0	38.4
Policy years 6-15...	39.8	0.0	6.8	0.5	1.0	1.8	2.6	15.1	0.5	11.5
Policy years 1-15...	59.3	0.0	8.3	0.3	1.2	2.0	7.4	17.0	0.3	22.8
Ages 1-9 at issue:										
Policy years 1-5...	38.8	0.1	8.4	0.3	0.4	0.7	2.0	15.1	0.0	11.8
Policy years 6-15...	46.8	0.0	9.1	0.2	1.3	2.1	0.9	21.5	2.3	9.4
Policy years 1-15...	42.8	0.0	8.7	0.3	0.8	1.4	1.5	18.3	1.2	10.6
Ages 10-29 at issue:										
Policy years 1-5...	79.5	0.1	8.9	0.2	1.5	3.5	0.6	52.9	3.2	8.6
Policy years 6-15...	107.0	0.2	16.0	0.7	3.6	19.5	1.6	40.5	6.8	18.1
Policy years 1-15...	87.4	0.1	10.9	0.3	2.1	8.1	0.9	49.4	4.2	11.4
Ages 30-39 at issue:										
Policy years 1-5...	125.4	0.4	20.4	0.4	4.7	37.0	1.4	36.9	6.7	17.5
Policy years 6-15...	254.4	1.1	44.5	0.9	10.1	107.7	3.6	34.2	12.2	40.1
Policy years 1-15...	176.5	0.7	30.0	0.6	6.8	65.0	2.3	35.8	8.9	26.4
Ages 40-49 at issue:										
Policy years 1-5...	243.2	0.0	56.9	1.7	14.9	90.5	2.3	31.0	15.1	30.8
Policy years 6-15...	717.1	0.2	160.3	5.4	27.3	367.1	5.4	39.3	14.0	98.1
Policy years 1-15...	486.7	0.1	110.0	3.6	21.2	232.7	3.9	35.3	14.5	65.4
Ages 50 and over at issue:										
Policy years 1-5...	1,649.1	0.0	170.0	0.0	0.0	901.1	34.0	51.0	0.0	493.0
Policy years 6-15...	2,182.5	0.0	417.9	23.2	232.2	1,079.7	0.0	11.6	0.0	417.9
Policy years 1-15...	1,966.1	0.0	317.3	13.8	138.0	1,007.2	13.8	27.6	0.0	448.4
All ages at issue:										
Policy years 1-5...	88.7	0.1	11.6	0.2	2.2	10.8	1.1	47.6	3.8	11.3
Policy years 6-15...	148.9	0.4	25.2	0.8	5.5	46.7	2.2	36.1	7.6	24.4
Policy years 1-15...	108.7	0.2	16.1	0.4	3.3	22.7	1.5	43.7	5.1	15.7

TABLE 12—Continued

	CAUSE OF DEATH									
	All Causes Combined	Tuberculosis (All Forms)	Malignant Neoplasms	Diabetes Mellitus	Vascular Lesions Affecting Central Nervous System	Diseases of the Heart and Circulatory System	Pneumonia and Influenza	Accidents and Homicide	Suicide	All Other Causes and Unknown
Committee's 1961 Code	01, 02	18-33	37	42	49-55, 5A	56-59	88-96, 98	97	Residual	
	Female Lives									
Age 0 at issue:										
Policy years 1-5..	79.0	0.0	12.6	0.3	0.5	3.6	14.7	11.9	0.0	35.4
Policy years 6-15..	28.1	0.0	6.9	0.4	0.8	1.4	1.9	5.8	0.0	10.9
Policy years 1-15..	47.2	0.0	9.1	0.4	0.7	2.2	6.7	8.1	0.0	20.0
Ages 1-9 at issue:										
Policy years 1-5..	27.5	0.1	6.4	0.0	0.6	0.4	2.4	9.2	0.0	8.4
Policy years 6-15..	25.2	0.0	4.9	0.1	1.2	2.4	0.7	7.2	0.1	8.6
Policy years 1-15..	26.2	0.1	5.6	0.1	0.9	1.5	1.4	8.1	0.1	8.4
Ages 10-29 at issue:										
Policy years 1-5..	38.1	0.0	5.6	0.3	1.4	2.7	0.8	16.6	1.8	8.9
Policy years 6-15..	22.0	0.2	19.1	1.2	3.2	7.5	1.9	11.6	6.0	21.4
Policy years 1-15..	51.7	0.1	11.0	0.6	2.1	4.7	1.2	14.6	3.4	14.0
Ages 30-39 at issue:										
Policy years 1-5..	92.3	0.2	24.5	0.1	7.5	11.2	1.9	15.6	5.4	25.9
Policy years 6-15..	212.7	1.2	82.9	1.9	11.9	28.9	4.6	18.7	7.3	55.3
Policy years 1-15..	138.4	0.6	46.9	0.8	9.2	17.9	2.9	16.8	6.1	37.2
Ages 40-49 at issue:										
Policy years 1-5..	148.2	0.8	41.2	0.0	13.8	31.3	5.3	12.2	3.1	40.5
Policy years 6-15..	366.6	0.9	162.9	1.8	22.2	75.6	2.7	15.1	7.1	78.3
Policy years 1-15..	249.1	0.8	97.4	0.8	17.7	51.8	4.1	13.6	4.9	58.0
Ages 50 and over at issue:										
Policy years 1-5..	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Policy years 6-15..	845.3	0.0	260.1	0.0	0.0	390.2	65.0	0.0	0.0	130.0
Policy years 1-15..	501.2	0.0	154.2	0.0	0.0	231.3	38.6	0.0	0.0	77.1
All ages at issue:										
Policy years 1-5..	54.3	0.1	11.1	0.2	2.8	4.9	2.6	15.0	2.2	15.4
Policy years 6-15..	83.9	0.3	27.5	0.9	4.1	10.3	2.1	10.9	4.0	23.8
Policy years 1-15..	67.7	0.2	18.5	0.5	3.4	7.3	2.4	13.1	3.0	19.3

is presented in Table 13. Death rates are shown for male and female lives combined (including data reported without subdivision by sex). However, since many companies do not subdivide their ultimate exposure by sex, the results for male and female lives separately are shown as percentage distributions of the actual claims.

A comparison with the corresponding experience for the two-year period between 1957 and 1959 anniversaries shows sizable reductions at ages 50 and over in the death rates from diseases of the heart and circulatory system and vascular lesions of the central nervous system. The percentage distribution of deaths indicates that a higher proportion of males than of females died of diseases of the heart, while a higher proportion of females than of males died of cancer. At ages under 50, accidents accounted for a higher proportion of male than of female deaths.

TABLE 13
STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
CAUSE OF DEATH EXPERIENCE BY AMOUNTS
BETWEEN 1959 AND 1963 ANNIVERSARIES

	CAUSE OF DEATH									
	All Causes Combined	Tuberculosis (All Forms)	Malignant Neoplasms	Diabetes Mellitus	Vascular Lesions Affecting Central Nervous System	Diseases of the Heart and Circulatory System	Pneumonia and Influenza	Accidents and Homicide	Suicide	All Other Causes and Unknown
Committee's 1961 Code.....	01, 02	18-33	37	42	49-55, 5A	56-59	88-96, 98	97	Residual	
Male and Female Lives Combined (Including Data Not Subdivided by Sex) Death Rates per \$100,000										
Attained ages:										
15-24.....	81.4	0.0	9.1	0.3	1.5	3.9	1.9	46.0	3.7	15.0
25-39.....	133.1	0.5	27.0	1.6	4.5	29.1	2.2	31.5	9.9	26.8
40-49.....	391.4	1.3	77.6	2.7	15.3	167.3	4.9	36.2	18.9	67.2
50-59.....	1,031.8	2.5	218.0	9.1	55.5	524.3	10.8	44.1	28.2	139.3
60-69.....	2,486.1	3.6	504.9	29.3	190.6	1,297.4	38.8	56.0	28.9	336.6
70-79.....	5,645.8	8.3	959.6	74.1	688.1	2,865.6	145.1	99.3	24.5	780.9
80 and over.....	12,605.7	17.7	1,582.7	133.2	2,156.9	6,197.5	583.9	239.7	31.6	1,662.5
All ages.....	1,785.6	3.1	328.5	20.1	172.3	899.8	38.6	53.0	23.8	246.4
Male Lives Percentage Distribution by Amount of Claims										
Attained ages:										
15-24.....	100.0%	0.0%	9.4%	0.4%	1.7%	3.8%	2.2%	60.6%	4.9%	17.0%
25-39.....	100.0	0.4	17.1	1.2	3.0	25.0	1.5	25.5	7.4	18.9
40-49.....	100.0	0.3	17.5	0.7	3.7	45.9	1.3	9.2	4.6	16.8
50-59.....	100.0	0.2	19.7	0.9	5.2	52.2	1.1	4.2	2.7	13.8
60-69.....	100.0	0.2	19.7	1.3	7.6	52.4	1.6	2.3	1.2	13.7
70-79.....	100.0	0.2	16.8	1.5	12.0	50.7	2.7	1.8	0.4	13.9
80 and over.....	100.0	0.1	12.7	1.3	16.7	48.5	4.7	2.0	0.3	13.7
All ages.....	100.0%	0.2%	17.9%	1.3%	9.3%	50.7%	2.2%	3.0%	1.4%	14.0%
Female Lives Percentage Distribution by Amount of Claims										
Attained ages:										
15-24.....	100.0%	0.0%	15.6%	0.5%	3.5%	7.1%	3.5%	38.2%	2.5%	29.1%
25-39.....	100.0	0.7	34.1	1.6	4.9	12.8	1.9	10.7	6.5	26.8
40-49.....	100.0	0.4	42.9	0.8	6.1	16.6	1.6	5.9	3.6	22.1
50-59.....	100.0	0.2	41.2	0.8	6.9	24.4	1.5	4.3	2.6	18.1
60-69.....	100.0	0.1	30.1	1.8	9.3	37.9	1.7	2.6	0.7	15.8
70-79.....	100.0	0.1	18.6	2.0	14.5	46.0	2.5	2.1	0.1	14.1
80 and over.....	100.0	0.1	11.0	0.8	16.7	52.1	5.5	1.9	0.0	11.9
All ages.....	100.0%	0.2%	27.4%	1.4%	10.9%	36.8%	2.5%	3.4%	1.2%	16.2%

APPENDIX

TABLE A

CONTRIBUTING COMPANIES
PROPORTION OF TOTAL EXPOSURES CONTRIBUTED BY EACH

COMPANY	FIRST FIFTEEN POLICY YEARS		SIX-TEENTH AND SUBSEQUENT POLICY YEARS	FIRST FIFTEEN POLICY YEARS BY SEX				SIXTEENTH AND SUBSEQUENT POLICY YEARS BY SEX	
	Medical Issues	Non-medical Issues		Medical Issues		Nonmedical Issues		Male	Female
				Male	Female	Male	Female		
Prudential	20.5%	37.0%	16.2%	21.0%	1.4%	32.9%	4.9%	26.1%	5.7%
Metropolitan	15.5	24.1	23.8	13.0	0.7	20.1	2.7		
New York Life	10.8	9.6	11.2	10.7	1.0	8.3	1.8	13.5	2.9
Equitable, N.Y.	8.6	5.9	8.2	8.8	0.8	5.0	0.8		
Northwestern Mutual	7.3		6.8	7.2	0.7			12.5	0.9
Massachusetts Mutual	4.9	2.1	3.3	5.0	0.3	1.9	0.3		
John Hancock	4.4	5.7	4.9	4.4	0.3	4.6	1.4	7.4	2.1
New England Life	3.8	1.4	2.1	3.8	0.3	1.3	0.2		
Mutual Benefit	3.5	1.0	2.5						
Travelers	3.2	1.6	3.4	3.3	0.2	1.5	0.2	6.2	0.5
Connecticut Mutual	3.0	1.7	1.9	3.0	0.2	1.6	0.2		
Mutual Life, N.Y.	2.9	3.1	4.9	2.9	0.2	2.7	0.6	8.5	1.2
Penn Mutual	2.7	1.8	2.9	2.7	0.2	1.6	0.3		
Aetna	2.4	1.0	2.0	2.4	0.2	0.9	0.2	3.4	0.5
Lincoln National	2.0	1.4	1.9	2.0	0.1	1.3	0.2	3.2	0.5
Connecticut General	2.0	0.2	0.7	1.9	0.2	0.2	0.1	1.3	0.1
Sun Life, Canada	1.3	2.1	1.8	1.3	0.1	1.8	0.4	3.2	0.3
Provident Mutual	1.2	0.6	1.5						
Total	100.0%	100.0%	100.0%	93.4%	6.6%	85.7%	14.3%	85.3%	14.7%

TABLE B
STANDARD MEDICALLY EXAMINED ISSUES OF 1948 TO 1962
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1962 AND 1963 ANNIVERSARIES
BY YEAR OF ISSUE AND AGE AT ISSUE
Expected Deaths on 1955-60 Select Basic Tables
(Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1948 (15)	0	\$ 17,155	\$ 8	\$ 7	114%
	1	7,829	1	4	25
	2- 4	9,420	9	6	150
	5- 9	18,331	35	15	233
	10-14	44,110	71	46	154
	15-19	96,956	64	104	62
	20-24	239,872	275	340	81
	25-29	419,074	1,236	992	125
	30-34	535,107	2,341	2,342	100
	35-39	497,962	3,464	3,509	99
	40-44	388,799	3,816	4,028	95
	45-49	213,668	3,273	3,651	90
	50-54	93,478	1,949	2,260	86
	55-59	33,634	1,177	1,237	95
	60-64	9,461	485	469	103
	65-69	1,409	135	97	139
70 and over	47	2	7	29	
	All ages	\$2,626,312	\$18,341	\$19,114	96%
1949 (14)	0	\$ 15,148	\$ 10	\$ 5	200%
	1	7,214	1	3	33
	2- 4	10,027	11	5	220
	5- 9	21,316	18	18	100
	10-14	42,249	36	43	84
	15-19	95,396	106	98	108
	20-24	261,845	372	344	108
	25-29	464,383	1,097	989	111
	30-34	559,157	1,738	2,142	81
	35-39	531,979	2,972	3,230	92
	40-44	403,372	3,781	3,824	99
	45-49	224,326	2,943	3,365	87
	50-54	99,958	2,086	2,181	96
	55-59	37,968	1,203	1,267	95
	60-64	9,427	402	437	92
	65-69	1,674	47	106	44
70 and over	51	2	7	29	
	All ages	\$2,785,490	\$16,825	\$18,064	93%
1950 (13)	0	\$ 16,430	\$ 4	\$ 5	80%
	1	8,516	3	3	100
	2- 4	12,262	4	6	67
	5- 9	21,519	30	17	176
	10-14	45,637	15	46	33
	15-19	116,132	143	119	120
	20-24	307,575	386	372	104
	25-29	567,963	876	1,094	80
	30-34	684,590	2,346	2,277	103
	35-39	621,725	2,631	3,335	79
	40-44	452,290	3,060	3,845	80
	45-49	262,959	3,608	3,463	104
	50-54	123,765	2,310	2,386	97
	55-59	46,209	1,331	1,345	99
	60-64	10,972	446	474	94
	65-69	2,101	104	118	88
70 and over	40	31	5	620	
	All ages	\$3,300,685	\$17,328	\$18,910	92%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1951 (12)	0	\$ 14,036	\$ 5	\$ 4	125%
	1	6,962	1	2	50
	2- 4	11,051	11	5	220
	5- 9	25,334	37	18	206
	10-14	39,614	37	39	95
	15-19	83,660	202	85	238
	20-24	193,520	242	214	113
	25-29	451,438	765	770	99
	30-34	602,857	1,710	1,761	97
	35-39	604,220	3,066	2,926	105
	40-44	483,302	3,602	3,621	99
	45-49	295,819	3,231	3,362	96
	50-54	142,810	2,312	2,412	96
	55-59	56,792	1,589	1,467	108
	60-64	15,271	527	585	90
65-69	3,624	229	202	113	
70 and over	147	6	17	35	
	All ages	\$3,030,457	\$17,572	\$17,490	100%
1952 (11)	0	\$ 14,972	\$ 3	\$ 4	75%
	1	7,203	1	2	50
	2- 4	10,696	6	4	150
	5- 9	38,121	45	23	196
	10-14	41,362	67	39	172
	15-19	77,826	84	81	104
	20-24	191,608	196	198	99
	25-29	503,597	746	742	101
	30-34	687,332	1,578	1,783	89
	35-39	691,944	3,314	2,965	112
	40-44	542,056	3,480	3,625	96
	45-49	336,334	3,038	3,361	90
	50-54	157,629	2,798	2,365	118
	55-59	65,298	1,534	1,485	103
	60-64	19,359	579	641	90
65-69	3,370	151	164	92	
70 and over	250	6	24	25	
	All ages	\$3,388,957	\$17,626	\$17,506	101%
1953 (10)	0	\$ 16,193	\$ 14	\$ 4	350%
	1	8,436	5	2	250
	2- 4	12,606	3	4	75
	5- 9	38,876	32	22	145
	10-14	45,969	57	42	136
	15-19	92,679	51	97	53
	20-24	220,272	326	215	152
	25-29	615,119	863	807	107
	30-34	837,211	1,686	1,919	88
	35-39	839,914	3,188	3,162	101
	40-44	647,422	3,811	3,827	100
	45-49	408,263	4,260	3,614	118
	50-54	199,974	3,705	2,712	137
	55-59	84,650	1,277	1,673	76
	60-64	28,093	953	787	121
65-69	5,056	291	206	141	
70 and over	313	20	26	77	
	All ages	\$4,101,046	\$20,542	\$19,119	107%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1954. . . . (09)	0	\$ 18,319	\$ 3	\$ 5	60%
	1	10,440	2	3	67
	2- 4	15,899	0	4	0
	5- 9	46,545	24	23	104
	10-14	64,218	88	60	147
	15-19	114,179	120	117	103
	20-24	295,685	268	274	98
	25-29	760,634	972	886	110
	30-34	1,043,553	2,930	2,064	142
	35-39	972,705	3,473	3,201	108
	40-44	762,089	3,468	3,989	87
	45-49	467,778	3,563	3,746	95
	50-54	242,013	3,003	2,979	101
	55-59	106,567	1,434	1,858	77
	60-64	36,064	844	872	97
	65-69	9,008	272	310	88
	70 and over	643	18	48	38
	All ages	\$4,966,339	\$20,482	\$20,439	100%
1955. . . . (08)	0	\$ 18,919	\$ 7	\$ 6	117%
	1	11,619	1	3	33
	2- 4	18,514	0	5	0
	5- 9	57,425	5	24	21
	10-14	78,128	74	69	107
	15-19	143,056	150	144	104
	20-24	434,095	348	383	91
	25-29	979,935	1,064	1,017	105
	30-34	1,327,851	2,147	2,263	95
	35-39	1,237,706	3,405	3,587	95
	40-44	958,628	4,426	4,532	98
	45-49	590,438	3,856	4,328	89
	50-54	309,606	3,573	3,535	101
	55-59	139,152	1,717	2,213	78
	60-64	50,250	1,050	1,078	97
	65-69	10,985	182	329	55
	70 and over	1,097	10	66	15
	All ages	\$6,367,404	\$22,015	\$23,582	93%
1956. . . . (07)	0	\$ 17,406	\$ 8	\$ 7	114%
	1	16,523	1	6	17
	2- 4	24,906	8	6	133
	5- 9	49,821	22	17	129
	10-14	80,965	101	69	146
	15-19	159,316	112	156	72
	20-24	536,551	611	454	135
	25-29	1,085,082	882	1,033	85
	30-34	1,442,283	2,466	2,093	118
	35-39	1,383,659	2,802	3,572	78
	40-44	1,087,050	3,988	4,629	86
	45-49	645,865	4,167	4,290	97
	50-54	330,690	3,160	3,461	91
	55-59	138,569	2,285	2,026	113
	60-64	50,264	1,029	976	105
	65-69	10,450	243	290	84
	70 and over	980	41	52	79
	All ages	\$7,060,380	\$21,926	\$23,137	95%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1957 (06)	0	\$ 16,187	\$ 13	\$ 7	186%
	1	20,311	7	8	88
	2-4	23,810	0	7	0
	5-9	43,561	0	13	0
	10-14	72,016	145	56	259
	15-19	169,453	231	164	141
	20-24	724,814	651	602	108
	25-29	1,328,773	1,265	1,186	107
	30-34	1,850,901	2,335	2,391	98
	35-39	1,705,215	3,099	3,826	81
	40-44	1,240,841	5,938	4,735	125
	45-49	661,241	3,979	3,805	105
	50-54	335,412	3,225	2,992	108
	55-59	140,618	1,389	1,755	79
	60-64	46,470	588	824	71
65-69	13,764	103	349	30	
70 and over	1,129	10	50	20	
	All ages	\$8,394,516	\$22,978	\$22,770	101%
1958 (05)	0	\$ 14,863	\$ 1	\$ 7	14%
	1	23,470	6	10	60
	2-4	23,505	22	8	275
	5-9	41,514	7	11	64
	10-14	68,664	15	49	31
	15-19	177,650	331	171	194
	20-24	724,356	626	599	105
	25-29	1,348,355	989	1,161	85
	30-34	1,980,875	2,004	2,226	90
	35-39	1,920,412	3,416	3,776	90
	40-44	1,391,272	5,090	4,507	113
	45-49	785,601	3,619	3,941	92
	50-54	409,783	3,438	3,065	112
	55-59	176,974	1,532	1,923	80
	60-64	55,519	1,064	918	116
65-69	14,614	290	338	86	
70 and over	1,348	22	46	48	
	All ages	\$9,158,775	\$22,472	\$22,756	99%
1959 (04)	0	\$ 14,354	\$ 2	\$ 8	25%
	1	24,648	6	12	50
	2-4	24,591	7	10	70
	5-9	50,175	2	13	15
	10-14	84,643	21	54	39
	15-19	213,595	234	204	115
	20-24	741,612	606	612	99
	25-29	1,354,164	1,135	1,138	100
	30-34	1,988,483	2,022	2,054	98
	35-39	2,071,059	3,796	3,556	107
	40-44	1,502,266	4,486	4,332	104
	45-49	926,898	3,954	4,059	97
	50-54	468,659	2,965	3,187	93
	55-59	204,762	1,710	2,022	85
	60-64	64,903	994	983	101
65-69	19,567	268	384	70	
70 and over	2,043	16	55	29	
	All ages	\$9,756,422	\$22,224	\$22,683	98%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1960 (03)	0	\$ 11,342	\$ 15	\$ 7	214%
	1	23,276	2	13	15
	2- 4	21,122	3	10	30
	5- 9	37,803	0	10	0
	10-14	61,687	20	35	57
	15-19	176,734	223	166	134
	20-24	569,995	400	451	89
	25-29	1,113,753	736	891	83
	30-34	1,802,430	1,988	1,674	119
	35-39	1,939,393	3,461	2,876	120
	40-44	1,471,140	3,002	3,567	84
	45-49	914,719	3,256	3,372	97
	50-54	471,974	2,948	2,720	108
	55-59	214,320	3,334	1,756	190
	60-64	73,076	901	891	101
	65-69	18,712	407	311	131
70 and over	2,300	19	49	39	
	All ages	\$8,923,776	\$20,715	\$18,799	110%
1961 (02)	0	\$ 10,320	\$ 0	\$ 8	0%
	1	24,123	3	15	20
	2- 4	20,387	12	10	120
	5- 9	37,195	48	11	436
	10-14	57,966	28	27	104
	15-19	189,749	275	165	167
	20-24	624,260	493	454	109
	25-29	1,162,021	816	757	108
	30-34	1,891,884	1,477	1,429	103
	35-39	2,079,855	2,120	2,423	87
	40-44	1,651,820	3,280	3,251	101
	45-49	1,011,279	3,117	2,870	109
	50-54	541,890	1,770	2,325	76
	55-59	242,183	1,469	1,440	102
	60-64	73,422	373	650	57
	65-69	21,761	374	283	132
70 and over	3,951	46	69	67	
	All ages	\$9,644,066	\$15,701	\$16,187	97%
1962 (01)	0	\$ 10,229	\$ 21	\$ 18	117%
	1	28,556	13	21	62
	2- 4	23,803	2	14	14
	5- 9	38,478	0	13	0
	10-14	55,278	0	20	0
	15-19	201,043	231	145	159
	20-24	703,016	437	471	93
	25-29	1,281,864	1,173	669	175
	30-34	2,024,166	1,463	1,244	118
	35-39	2,258,419	1,589	2,032	78
	40-44	1,852,552	2,081	2,691	77
	45-49	1,147,356	2,154	2,358	91
	50-54	591,150	1,639	1,776	92
	55-59	255,497	918	1,038	88
	60-64	91,846	873	565	155
	65-69	23,823	184	222	83
70 and over	4,238	52	55	95	
	All ages	\$10,591,314	\$12,830	\$13,352	96%

TABLE C
 STANDARD NONMEDICAL ISSUES OF 1948 TO 1962
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1962 AND 1963 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1955-60 Select Basic Tables
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1948 (15)	0	\$ 106,169	\$ 37	\$ 42	88%
	1	29,360	20	14	143
	2- 4	23,561	19	13	146
	5- 9	26,496	27	22	123
	10-14	31,996	31	32	97
	15-19	95,649	95	100	95
	20-24	153,026	184	213	86
	25-29	119,820	275	274	100
	30-34	74,027	265	312	85
	35-39	49,517	298	324	92
	40-44	19,993	211	202	104
	45-49	2,379	51	40	128
	50 and over	285	22	8	275
		All ages	\$ 732,278	\$1,535	\$1,596	96%
1949 (14)	0	\$ 103,867	\$ 38	\$ 35	109%
	1	27,874	9	11	82
	2- 4	28,937	16	15	107
	5- 9	29,960	17	24	71
	10-14	35,560	48	35	137
	15-19	98,236	107	98	109
	20-24	163,193	238	211	113
	25-29	130,807	301	269	112
	30-34	84,069	273	311	88
	35-39	55,053	323	311	104
	40-44	21,604	215	199	108
	45-49	2,569	26	39	67
	50 and over	361	4	8	50
		All ages	\$ 782,090	\$1,615	\$1,566	103%
1950 (13)	0	\$ 104,378	\$ 31	\$ 30	103%
	1	29,048	10	10	100
	2- 4	32,685	12	16	75
	5- 9	35,516	51	27	189
	10-14	42,834	26	42	62
	15-19	122,986	105	123	85
	20-24	194,369	197	231	85
	25-29	165,055	313	308	102
	30-34	111,204	324	358	91
	35-39	64,720	369	325	114
	40-44	25,303	289	207	140
	45-49	2,762	54	36	150
	50 and over	401	8	8	100
		All ages	\$ 931,261	\$1,789	\$1,721	104%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1951 (12)	0	\$ 123,761	\$ 29	\$ 32	91%
	1	35,442	8	10	80
	2-4	39,908	14	16	88
	5-9	48,180	65	33	197
	10-14	55,031	62	53	117
	15-19	157,325	93	155	60
	20-24	247,126	209	265	79
	25-29	277,297	398	465	86
	30-34	205,421	560	591	95
	35-39	109,319	473	510	93
	40-44	37,606	308	276	112
	45-49	8,277	120	94	128
	50 and over	1,130	33	21	157
		All ages	\$1,345,823	\$2,372	\$2,521	94%
1952 (11)	0	\$ 138,699	\$ 52	\$ 34	153%
	1	42,213	11	11	100
	2-4	43,388	16	15	107
	5-9	57,529	31	34	91
	10-14	63,708	60	60	100
	15-19	171,621	125	167	75
	20-24	264,040	201	260	77
	25-29	331,206	514	476	108
	30-34	242,387	552	613	90
	35-39	122,968	529	496	107
	40-44	39,459	279	250	112
	45-49	8,018	109	77	142
	50 and over	1,275	23	19	121
		All ages	\$1,526,511	\$2,502	\$2,512	100%
1953 (10)	0	\$ 155,695	\$ 53	\$ 39	136%
	1	48,484	6	12	50
	2-4	50,877	1	15	7
	5-9	71,255	34	38	89
	10-14	81,979	65	74	88
	15-19	217,485	148	214	69
	20-24	299,446	211	280	75
	25-29	390,529	480	500	96
	30-34	291,204	730	653	112
	35-39	136,413	474	487	97
	40-44	37,174	181	207	87
	45-49	7,991	81	68	119
	50 and over	1,230	11	17	65
		All ages	\$1,789,762	\$2,475	\$2,604	95%
1954 (09)	0	\$ 171,918	\$ 46	\$ 49	94%
	1	55,208	13	14	93
	2-4	59,135	20	16	125
	5-9	81,544	41	39	105
	10-14	92,170	112	82	137
	15-19	217,183	160	209	77
	20-24	327,713	255	290	88
	25-29	385,322	480	439	109
	30-34	292,666	496	567	87
	35-39	132,955	418	416	100
	40-44	27,945	136	137	99
	45-49	2,852	10	22	45
	50 and over	657	9	8	113
		All ages	\$1,847,268	\$2,196	\$2,288	96%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1955 (08)	0	\$ 207,009	\$ 67	\$ 69	97%
	1	68,392	26	20	130
	2-4	71,839	20	18	111
	5-9	97,688	36	40	90
	10-14	116,863	81	99	82
	15-19	266,755	181	253	72
	20-24	400,440	285	340	84
	25-29	407,374	361	413	87
	30-34	309,576	475	517	92
	35-39	142,765	387	394	98
	40-44	26,022	102	115	89
	45-49	2,419	45	17	265
	50 and over	790	13	10	130
	All ages	\$2,117,932	\$2,079	\$2,305	90%
1956 (07)	0	\$ 195,694	\$ 72	\$ 76	95%
	1	68,862	39	23	170
	2-4	71,637	32	18	178
	5-9	99,138	24	34	71
	10-14	122,298	139	99	140
	15-19	300,918	269	283	95
	20-24	555,027	484	459	105
	25-29	635,532	645	598	108
	30-34	525,318	826	756	109
	35-39	278,184	757	703	108
	40-44	44,782	229	184	124
	45-49	2,622	14	17	82
	50 and over	774	10	8	125
	All ages	\$2,900,786	\$3,540	\$3,258	109%
1957 (06)	0	\$ 184,425	\$ 88	\$ 80	110%
	1	63,770	15	25	60
	2-4	66,255	11	19	58
	5-9	94,340	2	28	7
	10-14	141,951	80	108	74
	15-19	521,407	521	498	105
	20-24	1,096,936	962	901	107
	25-29	1,162,125	978	1,030	95
	30-34	825,382	1,285	1,059	121
	35-39	406,041	1,113	895	124
	40-44	65,508	238	244	98
	45-49	2,822	9	16	56
	50 and over	730	12	7	171
	All ages	\$4,631,692	\$5,314	\$4,910	108%
1958 (05)	0	\$ 179,558	\$ 95	\$ 86	110%
	1	68,082	21	30	70
	2-4	70,555	6	24	25
	5-9	100,973	22	27	81
	10-14	172,112	79	122	65
	15-19	680,314	914	651	140
	20-24	1,255,911	928	1,027	90
	25-29	1,162,566	868	991	88
	30-34	720,392	1,011	801	126
	35-39	324,051	855	616	139
	40-44	54,033	143	168	85
	45-49	2,934	33	14	236
	50 and over	697	25	6	417
	All ages	\$4,792,178	\$5,000	\$4,563	110%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1959 (04)	0	\$ 176,487	\$ 110	\$ 98	112%
	1	67,152	57	32	178
	2- 4	74,801	33	30	110
	5- 9	108,659	21	28	75
	10-14	191,481	97	122	80
	15-19	900,243	850	854	100
	20-24	1,370,724	1,074	1,118	96
	25-29	1,145,775	799	950	84
	30-34	683,009	790	698	113
	35-39	301,587	574	498	115
	40-44	47,404	142	130	109
	45-49	2,871	4	12	33
	50 and over	923	29	8	363
		All ages	\$5,071,116	\$4,580	\$4,578	100%
1960 (03)	0	\$ 153,203	\$ 103	\$ 99	104%
	1	58,718	20	33	61
	2- 4	73,847	24	33	73
	5- 9	122,021	35	32	109
	10-14	201,698	104	116	90
	15-19	1,046,229	1,184	973	122
	20-24	1,460,073	1,335	1,141	117
	25-29	1,256,661	771	991	78
	30-34	693,899	819	637	129
	35-39	312,017	459	442	104
	40-44	55,435	145	127	114
	45-49	3,331	17	12	142
	50 and over	1,099	6	7	86
		All ages	\$5,438,231	\$5,022	\$4,643	108%
1961 (02)	0	\$ 164,676	\$ 115	\$ 121	95%
	1	63,019	28	41	68
	2- 4	82,519	53	41	129
	5- 9	132,827	56	39	144
	10-14	217,156	37	101	37
	15-19	1,254,628	1,105	1,073	103
	20-24	1,797,954	1,092	1,283	85
	25-29	1,457,725	959	936	102
	30-34	792,987	562	591	95
	35-39	346,732	393	384	102
	40-44	61,457	80	112	71
	45-49	2,874	6	8	75
	50 and over	865	3	4	75
		All ages	\$6,375,419	\$4,489	\$4,734	95%
1962 (01)	0	\$ 175,810	\$ 294	\$ 312	94%
	1	71,913	20	53	38
	2- 4	94,240	30	53	57
	5- 9	143,976	34	49	69
	10-14	214,708	57	84	68
	15-19	1,368,321	1,115	975	114
	20-24	2,292,660	1,542	1,500	103
	25-29	1,766,323	794	908	87
	30-34	904,063	587	544	108
	35-39	389,724	352	326	108
	40-44	63,152	46	83	55
	45-49	3,187	9	6	150
	50 and over	1,044	2	5	40
		All ages	\$7,489,121	\$4,882	\$4,898	100%

TABLE D
STANDARD MEDICALLY EXAMINED ISSUES OF 1948 TO 1962
MALE LIVES
EXPERIENCE BETWEEN 1962 AND 1963 ANNIVERSARIES
BY YEAR OF ISSUE AND AGE AT ISSUE
Expected Deaths on 1955-60 Male Select Basic Table
(Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1948 (15)	0	\$ 6,467	\$ 2	\$ 3	67%
	1	3,648	1	2	50
	2-4	5,041	5	4	125
	5-9	9,362	34	9	378
	10-14	29,715	63	36	175
	15-19	47,885	31	58	53
	20-24	119,094	141	181	78
	25-29	253,646	751	621	121
	30-34	355,310	1,544	1,620	95
	35-39	340,850	2,266	2,475	92
	40-44	275,763	2,617	2,937	89
	45-49	152,266	2,595	2,713	96
	50-54	67,176	1,492	1,685	89
	55-59	22,785	842	880	96
	60-64	6,412	356	334	107
	65-69	958	97	71	137
70 and over	32	0	5	0	
	All ages	\$1,696,410	\$12,837	\$13,634	94%
1949 (14)	0	\$ 6,110	\$ 4	\$ 2	200%
	1	3,437	0	2	0
	2-4	5,593	10	4	250
	5-9	11,372	14	12	117
	10-14	27,940	31	33	94
	15-19	46,091	33	53	62
	20-24	131,303	214	185	116
	25-29	283,544	661	621	106
	30-34	373,497	1,101	1,475	75
	35-39	365,409	2,038	2,273	90
	40-44	281,980	2,455	2,755	89
	45-49	159,324	2,229	2,501	89
	50-54	70,353	1,446	1,610	90
	55-59	27,265	906	950	95
	60-64	6,387	279	315	89
	65-69	1,010	19	69	28
70 and over	36	1	5	20	
	All ages	\$1,800,651	\$11,441	\$12,865	89%
1950 (13)	0	\$ 6,507	\$ 2	\$ 2	100%
	1	3,881	3	1	300
	2-4	5,337	0	3	0
	5-9	10,304	22	10	220
	10-14	31,345	7	36	19
	15-19	63,031	77	71	108
	20-24	166,914	179	214	84
	25-29	361,709	483	713	68
	30-34	468,025	1,664	1,582	105
	35-39	436,998	1,961	2,386	82
	40-44	320,873	2,190	2,804	78
	45-49	190,233	2,568	2,606	99
	50-54	88,276	1,688	1,787	94
	55-59	32,936	1,127	1,010	112
	60-64	7,316	315	337	93
	65-69	1,048	79	66	120
70 and over	30	27	4	675	
	All ages	\$2,194,763	\$312,392	\$13,632	91%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1951 (12)	0	\$ 6,340	\$ 2	\$ 2	100%
	1	3,293	1	1	100
	2- 4	5,444	11	3	367
	5- 9	15,699	34	13	262
	10-14	28,110	33	31	106
	15-19	52,141	124	58	214
	20-24	123,526	125	143	87
	25-29	322,903	509	562	91
	30-34	444,866	1,235	1,317	94
	35-39	441,332	2,280	2,180	105
	40-44	350,861	2,714	2,709	100
	45-49	214,830	2,315	2,544	91
	50-54	102,424	1,922	1,813	106
	55-59	40,387	1,258	1,099	114
	60-64	9,543	368	396	93
	65-69	2,541	55	147	37
70 and over	128	3	15	20	
	All ages	\$2,164,368	\$12,989	\$13,033	100%
1952 (11)	0	\$ 7,225	\$ 1	\$ 2	50%
	1	3,511	1	1	100
	2- 4	5,177	4	2	200
	5- 9	25,517	42	18	233
	10-14	29,692	63	33	191
	15-19	65,472	77	73	105
	20-24	164,631	184	176	105
	25-29	456,830	701	685	102
	30-34	624,108	1,436	1,641	88
	35-39	622,341	3,082	2,720	113
	40-44	476,948	3,200	3,300	97
	45-49	288,140	2,662	3,008	88
	50-54	133,243	2,377	2,111	113
	55-59	54,931	1,321	1,312	101
	60-64	16,448	550	573	96
	65-69	2,768	142	142	100
70 and over	216	6	22	27	
	All ages	\$2,977,198	\$15,849	\$15,819	100%
1953 (10)	0	\$ 7,667	\$ 13	\$ 2	650%
	1	4,055	3	1	300
	2- 4	6,651	1	2	50
	5- 9	25,159	32	16	200
	10-14	32,593	54	35	154
	15-19	78,608	41	88	47
	20-24	193,141	320	195	164
	25-29	564,878	813	751	108
	30-34	766,251	1,636	1,778	92
	35-39	760,628	2,944	2,913	101
	40-44	571,279	3,425	3,485	98
	45-49	348,575	3,710	3,224	115
	50-54	167,295	3,430	2,417	142
	55-59	69,005	1,120	1,460	77
	60-64	23,866	825	704	117
	65-69	4,086	282	175	161
70 and over	238	20	21	95	
	All ages	\$3,623,975	\$18,669	\$17,267	108%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1954 (09)	0	\$ 9,288	\$ 2	\$ 3	67%
	1	5,748	2	2	100
	2-4	9,335	0	3	0
	5-9	31,252	23	18	128
	10-14	50,611	87	53	164
	15-19	99,660	110	109	101
	20-24	267,084	255	254	100
	25-29	702,693	920	829	111
	30-34	960,998	2,843	1,922	148
	35-39	885,529	3,335	2,958	113
	40-44	670,879	3,234	3,623	89
	45-49	404,613	3,169	3,379	94
	50-54	204,703	2,811	2,678	105
	55-59	88,687	1,242	1,658	75
	60-64	29,254	824	752	110
	65-69	7,281	212	264	80
	70 and over	589	16	46	35
	All ages	\$4,428,204	\$19,085	\$18,551	103%
1955 (08)	0	\$ 10,657	\$ 4	\$ 4	100%
	1	6,697	0	2	0
	2-4	10,593	0	3	0
	5-9	39,041	5	18	28
	10-14	59,594	71	59	120
	15-19	126,129	138	135	102
	20-24	396,161	330	357	92
	25-29	913,612	1,048	959	109
	30-34	1,226,852	1,910	2,110	91
	35-39	1,127,945	3,144	3,316	95
	40-44	852,264	4,045	4,142	98
	45-49	507,037	3,122	3,884	80
	50-54	263,461	3,246	3,188	102
	55-59	115,373	1,428	1,973	72
	60-64	41,473	966	941	103
	65-69	8,741	165	275	60
	70 and over	854	7	56	13
	All ages	\$5,706,484	\$19,629	\$21,422	92%
1956 (07)	0	\$ 8,982	\$ 4	\$ 4	100%
	1	9,457	1	3	33
	2-4	14,876	8	4	200
	5-9	33,338	22	13	169
	10-14	65,012	69	61	113
	15-19	139,888	99	145	68
	20-24	495,494	584	426	137
	25-29	1,016,361	843	976	86
	30-34	1,345,012	2,270	1,964	116
	35-39	1,275,308	2,726	3,329	82
	40-44	974,379	3,685	4,248	87
	45-49	563,724	3,670	3,890	94
	50-54	280,181	2,798	3,104	90
	55-59	117,048	2,177	1,821	120
	60-64	41,263	882	839	105
	65-69	8,364	228	243	94
	70 and over	831	37	46	80
	All ages	\$6,389,518	\$20,103	\$21,116	95%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1957 (06)	0	\$ 7,545	\$ 13	\$ 4	325%
	1	12,203	0	5	0
	2- 4	14,331	0	4	0
	5- 9	27,703	0	9	0
	10-14	55,137	140	49	286
	15-19	151,681	218	155	141
	20-24	681,339	624	572	109
	25-29	1,257,873	1,212	1,132	107
	30-34	1,744,580	2,269	2,268	100
	35-39	1,583,024	2,889	3,593	80
	40-44	1,120,167	5,600	4,380	128
	45-49	580,108	3,664	3,463	106
	50-54	283,472	2,895	2,687	108
	55-59	117,030	1,320	1,557	85
	60-64	37,163	536	695	77
	65-69	11,146	81	296	27
	70 and over	1,018	9	47	19
	All ages	\$7,685,520	\$21,470	\$20,916	103%
1958 (05)	0	\$ 7,042	\$ 1	\$ 4	25%
	1	13,782	4	7	57
	2- 4	13,933	22	5	440
	5- 9	25,819	2	7	29
	10-14	50,309	5	41	12
	15-19	156,385	303	160	189
	20-24	673,323	596	566	105
	25-29	1,264,493	862	1,100	78
	30-34	1,839,003	1,948	2,078	94
	35-39	1,760,474	3,237	3,503	92
	40-44	1,236,077	4,837	4,104	118
	45-49	679,312	3,351	3,546	95
	50-54	343,434	3,020	2,717	111
	55-59	145,583	1,376	1,681	82
	60-64	43,163	970	764	127
	65-69	11,437	245	280	88
	70 and over	1,072	20	40	50
	All ages	\$8,264,641	\$20,799	\$20,603	101%
1959 (04)	0	\$ 7,287	\$ 2	\$ 5	40%
	1	14,243	5	8	63
	2- 4	14,711	7	6	117
	5- 9	31,631	2	9	22
	10-14	63,049	19	46	41
	15-19	190,417	229	192	119
	20-24	685,147	531	576	92
	25-29	1,254,640	1,083	1,066	102
	30-34	1,830,815	1,915	1,904	101
	35-39	1,879,173	3,391	3,270	104
	40-44	1,321,217	4,106	3,911	105
	45-49	788,532	3,749	3,596	104
	50-54	391,983	2,438	2,826	86
	55-59	168,506	1,545	1,769	87
	60-64	51,735	882	846	104
	65-69	14,762	247	314	79
	70 and over	1,579	11	46	24
	All ages	\$8,709,427	\$20,162	\$20,390	99%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1960 (03)	0	\$ 6,142	\$ 15	\$ 5	300%
	1	13,891	0	9	0
	2-4	13,433	0	7	0
	5-9	24,667	0	7	0
	10-14	46,094	20	30	67
	15-19	153,803	216	155	139
	20-24	513,109	400	416	96
	25-29	1,015,529	659	824	80
	30-34	1,644,455	1,775	1,540	115
	35-39	1,743,193	3,237	2,633	123
	40-44	1,280,529	2,564	3,206	80
	45-49	777,113	2,851	2,987	95
	50-54	394,517	2,517	2,427	104
	55-59	174,539	3,040	1,527	199
	60-64	57,651	795	758	105
	65-69	14,657	397	265	150
	70 and over	1,595	18	39	46
	All ages	\$7,874,917	\$18,504	\$16,835	110%
1961 (02)	0	\$ 6,509	\$ 0	\$ 6	0%
	1	14,394	1	11	9
	2-4	12,141	7	7	100
	5-9	23,628	48	7	686
	10-14	44,041	28	23	122
	15-19	166,184	263	156	169
	20-24	561,430	470	420	112
	25-29	1,051,584	734	695	106
	30-34	1,713,275	1,317	1,309	101
	35-39	1,859,040	1,842	2,213	83
	40-44	1,428,932	3,039	2,929	104
	45-49	855,328	2,656	2,555	104
	50-54	448,874	1,625	2,063	79
	55-59	196,828	1,418	1,253	113
	60-64	58,785	308	564	55
	65-69	16,907	241	241	100
	70 and over	3,019	39	59	66
	All ages	\$8,460,899	\$14,036	\$14,511	97%
1962 (01)	0	\$ 6,286	\$ 21	\$ 12	175%
	1	17,150	9	15	60
	2-4	14,849	2	9	22
	5-9	25,681	0	9	0
	10-14	39,225	0	18	0
	15-19	170,240	216	136	159
	20-24	630,673	381	440	87
	25-29	1,158,169	1,073	615	174
	30-34	1,828,857	1,397	1,139	123
	35-39	2,008,166	1,413	1,861	76
	40-44	1,606,083	1,955	2,452	80
	45-49	976,122	2,061	2,110	98
	50-54	493,164	1,582	1,598	99
	55-59	207,666	777	905	86
	60-64	73,130	744	492	151
	65-69	18,702	147	191	77
	70 and over	3,015	19	45	42
	All ages	\$9,277,178	\$11,797	\$12,047	98%

TABLE D—Continued
 STANDARD MEDICALLY EXAMINED ISSUES OF 1948 TO 1962
 FEMALE LIVES
 EXPERIENCE BETWEEN 1962 AND 1963 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1955-60 Female Select Basic Table
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1948 (15)	0	\$ 4,513	\$ 0	\$ 1	0%
	1	2,302	0	1	0
	2- 4	2,688	2	1	200
	5- 9	4,141	0	1	0
	10-14	7,318	2	3	67
	15-19	9,286	5	5	100
	20-24	16,816	11	17	65
	25-29	16,635	31	23	135
	30-34	19,050	52	50	104
	35-39	20,846	107	67	160
	40-44	21,559	83	125	66
	45-49	14,710	56	131	43
	50-54	6,990	59	93	63
	55-59	3,171	63	64	98
	60-64	920	7	25	28
	65-69	209	1	8	13
70 and over	0	0	0	0	.....
	All ages	\$ 151,154	\$ 479	\$ 615	78%
1949 (14)	0	\$ 4,257	\$ 2	\$ 1	200%
	1	2,342	0	1	0
	2- 4	2,792	1	1	100
	5- 9	4,630	1	2	50
	10-14	7,024	1	3	33
	15-19	8,062	12	4	300
	20-24	15,891	9	14	64
	25-29	17,398	58	21	276
	30-34	20,524	63	49	129
	35-39	22,101	117	65	180
	40-44	25,253	153	133	115
	45-49	16,832	75	128	59
	50-54	8,569	75	100	75
	55-59	3,240	29	59	49
	60-64	1,008	21	25	84
	65-69	240	6	9	67
70 and over	1	0	0	0	.....
	All ages	\$ 160,164	\$ 623	\$ 615	101%
1950 (13)	0	\$ 4,796	\$ 0	\$ 1	0%
	1	2,452	0	1	0
	2- 4	3,434	1	1	100
	5- 9	4,600	2	1	200
	10-14	6,907	1	3	33
	15-19	7,789	15	4	375
	20-24	14,117	20	11	182
	25-29	18,015	19	20	95
	30-34	20,404	105	44	239
	35-39	21,542	43	61	70
	40-44	25,301	83	118	70
	45-49	18,085	105	125	84
	50-54	10,629	62	109	57
	55-59	4,941	37	83	45
	60-64	1,107	21	25	84
	65-69	494	1	17	6
70 and over	0	0	0	0	.....
	All ages	\$ 164,613	\$ 515	\$ 624	83%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1951..... (12)	0	\$ 4,520	\$ 1	\$ 1	100%
	1	1,960	0	0	.....
	2- 4	2,869	0	1	0
	5- 9	5,221	1	2	50
	10-14	6,301	0	3	0
	15-19	7,393	25	3	833
	20-24	13,923	11	10	110
	25-29	16,316	28	16	175
	30-34	20,594	53	40	133
	35-39	23,346	44	64	69
	40-44	28,190	118	112	105
	45-49	21,131	103	128	80
	50-54	11,263	42	100	42
	55-59	5,696	100	81	123
	60-64	1,975	9	39	23
65-69	306	65	10	650	
70 and over	9	3	1	300	
	All ages	\$ 171,013	\$ 603	\$ 611	99%
1952..... (11)	0	\$ 4,850	\$ 2	\$ 1	200%
	1	1,877	0	0	.....
	2- 4	2,915	2	1	200
	5- 9	9,428	3	3	100
	10-14	8,113	3	3	100
	15-19	7,872	8	4	200
	20-24	16,116	12	11	109
	25-29	21,943	11	20	55
	30-34	28,652	39	51	76
	35-39	33,188	97	87	111
	40-44	39,280	139	148	94
	45-49	29,867	133	168	79
	50-54	15,901	391	125	313
	55-59	6,368	78	79	99
	60-64	1,888	20	33	61
65-69	387	4	11	36	
70 and over	34	0	2	0	
	All ages	\$ 228,679	\$ 942	\$ 747	126%
1953..... (10)	0	\$ 5,054	\$ 1	\$ 1	100%
	1	2,194	1	0	.....
	2- 4	2,785	1	1	100
	5- 9	8,721	0	3	0
	10-14	8,183	2	3	67
	15-19	9,170	7	4	175
	20-24	17,004	7	11	64
	25-29	22,546	25	19	132
	30-34	31,904	33	52	63
	35-39	39,692	170	97	175
	40-44	46,933	156	166	94
	45-49	38,666	168	200	84
	50-54	21,991	192	147	131
	55-59	10,299	80	105	76
	60-64	3,027	44	48	92
65-69	691	9	19	47	
70 and over	74	0	4	0	
	All ages	\$ 268,934	\$ 896	\$ 880	102%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1954 (09)	0	\$ 5,465	\$ 1	\$ 1	100%
	1	2,459	0	1	0
	2-4	3,514	0	1	0
	5-9	11,570	1	4	25
	10-14	8,961	1	3	33
	15-19	10,294	10	5	200
	20-24	18,227	11	11	100
	25-29	28,721	18	22	82
	30-34	41,969	47	61	77
	35-39	45,513	43	104	41
	40-44	59,595	152	196	78
	45-49	43,576	237	207	114
	50-54	26,792	110	170	65
	55-59	13,026	146	115	127
	60-64	5,035	15	74	20
65-69	1,419	9	35	26	
70 and over	54	2	3	67	
	All ages	\$ 326,190	\$ 803	\$1,013	79%
1955 (08)	0	\$ 4,726	\$ 3	\$ 1	300%
	1	2,502	1	1	100
	2-4	4,181	0	1	0
	5-9	11,691	0	4	0
	10-14	11,448	3	4	75
	15-19	12,373	12	5	240
	20-24	22,327	9	13	69
	25-29	33,182	16	24	67
	30-34	49,174	89	65	137
	35-39	61,287	226	129	175
	40-44	69,616	161	212	76
	45-49	57,644	305	250	122
	50-54	32,163	188	186	101
	55-59	17,551	222	138	161
	60-64	7,029	54	97	56
65-69	1,926	17	44	39	
70 and over	227	3	9	33	
	All ages	\$ 399,047	\$1,309	\$1,183	111%
1956 (07)	0	\$ 4,730	\$ 1	\$ 1	100%
	1	4,156	0	1	0
	2-4	6,151	0	1	0
	5-9	11,186	0	3	0
	10-14	10,821	17	4	425
	15-19	13,894	13	6	217
	20-24	22,200	17	13	131
	25-29	29,740	15	20	75
	30-34	43,706	173	52	333
	35-39	54,990	54	105	51
	40-44	69,970	196	197	99
	45-49	55,927	300	221	136
	50-54	34,252	256	183	140
	55-59	15,476	81	113	72
	60-64	6,132	40	78	51
65-69	1,676	15	34	44	
70 and over	103	4	3	133	
	All ages	\$ 385,110	\$1,182	\$1,035	114%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1957 (06)	0	\$ 4,291	\$ 0	\$ 2	0%
	1	5,847	0	2	0
	2-4	6,239	0	2	0
	5-9	11,338	0	3	0
	10-14	10,480	0	3	0
	15-19	12,384	13	5	260
	20-24	20,723	8	12	67
	25-29	28,385	19	18	106
	30-34	48,633	44	51	86
	35-39	64,502	85	103	83
	40-44	76,801	179	193	93
	45-49	54,345	130	189	69
	50-54	36,283	270	166	163
	55-59	16,112	52	104	50
	60-64	6,123	30	70	43
	65-69	2,010	12	37	32
70 and over	75	1	2	50	
	All ages	\$ 404,571	\$ 843	\$ 962	88%
1958 (05)	0	\$ 3,519	\$ 0	3	0%
	1	7,051	2	2	100
	2-4	5,725	0	2	0
	5-9	9,359	5	2	250
	10-14	10,235	0	3	0
	15-19	14,532	8	6	133
	20-24	25,536	5	14	36
	25-29	33,790	8	19	42
	30-34	58,239	44	54	81
	35-39	75,007	106	105	101
	40-44	90,613	197	199	99
	45-49	68,030	182	207	88
	50-54	42,600	138	173	80
	55-59	20,848	40	126	32
	60-64	8,193	94	83	113
	65-69	2,161	12	35	34
70 and over	260	2	5	40	
	All ages	\$ 475,698	\$ 843	\$1,036	81%
1959 (04)	0	\$ 3,417	\$ 0	\$ 1	0%
	1	7,487	1	3	33
	2-4	5,885	0	2	0
	5-9	12,292	0	3	0
	10-14	13,390	0	3	0
	15-19	16,740	6	6	100
	20-24	27,892	24	15	160
	25-29	38,477	5	20	25
	30-34	69,047	55	59	93
	35-39	93,653	79	117	68
	40-44	105,841	217	206	105
	45-49	86,105	126	230	55
	50-54	49,876	245	176	139
	55-59	24,475	80	134	60
	60-64	10,143	42	90	47
	65-69	3,868	19	52	37
70 and over	328	5	5	100	
	All ages	\$ 568,916	\$ 904	\$1,122	81%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1960 (03)	0	\$ 2,680	\$ 0	\$ 1	0%
	1	7,666	2	3	67
	2-4	5,201	3	2	150
	5-9	9,087	0	2	0
	10-14	10,710	0	2	0
	15-19	16,403	7	6	117
	20-24	28,012	0	13	0
	25-29	33,795	17	16	106
	30-34	66,082	145	50	290
	35-39	100,472	64	102	63
	40-44	121,548	151	192	79
	45-49	90,837	147	208	71
	50-54	53,967	322	155	208
	55-59	28,362	167	131	127
	60-64	11,328	41	82	50
65-69	3,253	10	33	30	
70 and over	591	1	8	13	
	All ages	\$ 589,994	\$1,077	\$1,006	107%
1961 (02)	0	\$ 2,450	\$ 0	\$ 1	0%
	1	8,768	2	4	50
	2-4	6,232	5	2	250
	5-9	9,748	0	2	0
	10-14	10,206	0	2	0
	15-19	18,335	2	5	40
	20-24	32,266	12	13	92
	25-29	39,899	22	16	138
	30-34	74,642	25	44	57
	35-39	117,486	131	90	146
	40-44	140,299	200	159	126
	45-49	105,182	291	167	174
	50-54	62,707	100	126	79
	55-59	32,709	46	108	43
	60-64	11,542	65	58	112
65-69	4,110	107	33	324	
70 and over	814	1	8	13	
	All ages	\$ 677,395	\$1,009	\$ 838	120%
1962 (01)	0	\$ 2,640	\$ 0	\$ 4	0%
	1	10,032	4	5	80
	2-4	6,842	0	3	0
	5-9	10,251	0	3	0
	10-14	12,034	0	1	0
	15-19	25,782	15	5	300
	20-24	46,198	31	14	221
	25-29	54,390	14	17	82
	30-34	88,338	20	40	50
	35-39	140,567	80	72	111
	40-44	164,944	43	121	36
	45-49	120,305	74	141	52
	50-54	72,158	48	102	47
	55-59	34,599	121	77	157
	60-64	14,791	17	48	35
65-69	3,921	9	20	45	
70 and over	1,022	28	8	350	
	All ages	\$ 808,814	\$ 504	\$ 681	74%

TABLE E
STANDARD NONMEDICAL ISSUES OF 1948 TO 1962
MALE LIVES
EXPERIENCE BETWEEN 1962 AND 1963 ANNIVERSARIES
BY YEAR OF ISSUE AND AGE AT ISSUE
Expected Deaths on 1955-60 Male Select Basic Table
(Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1948. (15)	0	\$ 38,985	\$ 19	\$ 18	106%
	1	11,391	12	6	200
	2- 4	9,673	15	7	214
	5- 9	12,390	11	12	92
	10-14	14,863	21	18	117
	15-19	53,082	59	65	91
	20-24	95,914	132	146	90
	25-29	87,243	206	214	96
	30-34	50,632	210	231	91
	35-39	31,556	214	229	93
	40-44	12,007	130	128	102
	45-49	1,513	28	27	104
	50 and over	189	13	5	260
		All ages	\$ 419,438	\$1,070	\$1,106	97%
1949. (14)	0	\$ 36,612	\$ 24	\$ 14	171%
	1	10,532	1	5	20
	2- 4	11,767	10	7	143
	5- 9	14,390	9	15	60
	10-14	17,602	40	21	190
	15-19	55,137	84	63	133
	20-24	106,118	194	150	129
	25-29	97,907	258	214	121
	30-34	60,422	200	239	84
	35-39	35,429	228	220	104
	40-44	12,571	155	123	126
	45-49	1,579	14	25	56
	50 and over	250	4	6	67
		All ages.	\$ 460,316	\$1,221	\$1,102	111%
1950. (13)	0	\$ 35,733	\$ 17	\$ 11	155%
	1	11,013	6	4	150
	2- 4	13,154	4	7	57
	5- 9	16,737	38	17	224
	10-14	22,780	17	26	65
	15-19	76,575	73	87	84
	20-24	134,806	153	173	88
	25-29	129,799	257	256	100
	30-34	84,803	248	287	86
	35-39	43,392	254	237	107
	40-44	15,373	199	134	149
	45-49	1,629	36	22	164
	50 and over	286	1	6	17
		All ages	\$ 586,080	\$1,303	\$1,267	103%

TABLE E—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1951 (12)	0	\$ 42,958	\$ 14	\$ 12	117%
	1	13,718	4	4	100
	2- 4	16,859	8	8	100
	5- 9	22,939	51	19	268
	10-14	29,861	46	33	139
	15-19	85,345	50	96	52
	20-24	116,008	142	135	105
	25-29	144,107	236	251	94
	30-34	97,126	313	287	109
	35-39	47,945	232	237	98
	40-44	15,960	142	123	115
	45-49	1,653	28	20	140
	50 and over	291	16	7	229
	All ages	\$ 634,770	\$1,282	\$1,232	104%
1952 (11)	0	\$ 78,445	\$ 35	\$ 21	167%
	1	24,184	10	7	143
	2- 4	25,776	13	10	130
	5- 9	37,714	24	27	89
	10-14	48,406	55	53	104
	15-19	131,588	102	147	69
	20-24	202,921	155	217	71
	25-29	293,275	482	440	110
	30-34	211,679	488	557	88
	35-39	97,837	458	428	107
	40-44	31,557	256	218	117
	45-49	6,332	101	66	153
	50 and over	799	23	13	177
	All ages	\$1,190,513	\$2,202	\$2,204	100%
1953 (10)	0	\$ 89,973	\$ 34	\$ 24	142%
	1	28,293	3	8	38
	2- 4	31,370	— 1*	10	— 10*
	5- 9	47,315	28	30	93
	10-14	62,736	53	67	79
	15-19	171,978	127	193	66
	20-24	231,971	179	234	76
	25-29	345,163	422	459	92
	30-34	254,234	670	590	114
	35-39	108,752	419	417	100
	40-44	29,074	152	177	86
	45-49	6,389	73	59	124
	50 and over	962	8	14	57
	All ages	\$1,408,210	\$2,167	\$2,282	95%
1954 (09)	0	\$ 99,606	\$ 29	\$ 31	94%
	1	32,568	6	9	67
	2- 4	36,177	13	10	130
	5- 9	54,347	39	30	130
	10-14	70,176	105	73	144
	15-19	171,773	134	187	72
	20-24	257,591	188	245	77
	25-29	336,033	425	397	107
	30-34	251,830	437	504	87
	35-39	103,506	350	346	101
	40-44	20,768	118	112	105
	45-49	2,188	8	18	44
	50 and over	441	8	6	133
	All ages	\$1,437,004	\$1,860	\$1,968	95%

* Corrections often take the form of a negative to reverse prior year's transactions. Usually such corrections are "buried" by the positive contributions; however, in this small juvenile cell the positive contribution did not exceed the negative correction.

TABLE E—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1955 (08)	0	\$ 121,135	\$ 42	\$ 45	93%
	1	40,314	22	12	183
	2-4	44,099	14	12	117
	5-9	65,741	30	30	100
	10-14	90,541	73	90	81
	15-19	214,440	147	229	64
	20-24	327,581	252	295	85
	25-29	355,128	308	373	83
	30-34	264,430	411	455	90
	35-39	109,450	298	322	93
	40-44	19,284	67	94	71
	45-49	1,612	42	12	350
	50 and over	547	11	7	157
	All ages	\$1,654,302	\$1,717	\$1,976	87%
1956 (07)	0	\$ 117,400	\$ 56	\$ 52	108%
	1	41,576	28	15	187
	2-4	44,603	27	12	225
	5-9	68,043	19	26	73
	10-14	95,539	124	90	138
	15-19	250,156	236	260	91
	20-24	484,715	440	417	106
	25-29	583,776	608	560	109
	30-34	478,108	745	698	107
	35-39	242,389	664	633	105
	40-44	37,168	207	162	128
	45-49	1,802	11	12	92
	50 and over	399	6	5	120
	All ages	\$2,445,674	\$3,171	\$2,942	108%
1957 (06)	0	\$ 110,656	\$ 61	\$ 54	113%
	1	38,691	7	17	41
	2-4	41,478	7	13	54
	5-9	64,031	2	20	10
	10-14	113,562	61	100	61
	15-19	463,625	504	473	107
	20-24	1,014,091	899	852	106
	25-29	1,095,587	886	986	90
	30-34	764,915	1,234	994	124
	35-39	362,139	1,017	822	124
	40-44	55,720	213	218	98
	45-49	1,860	6	11	55
	50 and over	377	11	4	275
	All ages	\$4,126,732	\$4,908	\$4,564	108%
1958 (05)	0	\$ 107,752	\$ 63	\$ 58	109%
	1	41,287	21	20	105
	2-4	44,489	4	16	25
	5-9	69,327	13	20	65
	10-14	138,240	70	113	62
	15-19	606,864	867	619	140
	20-24	1,142,002	885	959	92
	25-29	1,074,438	836	935	89
	30-34	644,026	931	728	128
	35-39	271,339	762	540	141
	40-44	43,205	116	143	81
	45-49	2,270	32	12	267
	50 and over	445	25	4	625
	All ages	\$4,185,684	\$4,625	\$4,167	111%

TABLE E—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1959 (04)	0	\$ 108,259	\$ 61	\$ 68	90%
	1	41,351	46	22	209
	2-4	48,450	29	21	138
	5-9	78,171	20	21	95
	10-14	155,401	83	113	73
	15-19	808,237	807	816	99
	20-24	1,244,429	1,032	1,045	99
	25-29	1,048,608	785	891	88
	30-34	600,060	738	624	118
	35-39	242,776	490	422	116
	40-44	36,247	115	107	107
	45-49	1,952	2	9	22
50 and over	607	27	6	450	
	All ages	\$4,414,548	\$4,235	\$4,165	102%
1960 (03)	0	\$ 97,960	\$ 70	\$ 72	97%
	1	37,786	11	24	46
	2-4	48,799	22	24	92
	5-9	88,891	32	24	133
	10-14	163,007	96	107	90
	15-19	918,067	1,097	924	119
	20-24	1,307,494	1,267	1,059	120
	25-29	1,138,883	708	925	77
	30-34	594,820	697	559	125
	35-39	243,834	346	370	94
	40-44	41,687	114	105	109
	45-49	2,467	17	9	189
50 and over	734	3	5	60	
	All ages	\$4,684,429	\$4,480	\$4,207	106%
1961 (02)	0	\$ 104,809	\$ 93	\$ 89	104%
	1	39,531	22	29	76
	2-4	53,480	29	29	100
	5-9	94,735	49	29	169
	10-14	171,795	28	93	30
	15-19	1,095,185	1,041	1,026	101
	20-24	1,592,349	1,037	1,191	87
	25-29	1,304,776	890	864	103
	30-34	672,842	476	518	92
	35-39	266,553	316	320	99
	40-44	45,140	71	93	76
	45-49	2,157	5	6	83
50 and over	612	0	3	0	
	All ages	\$5,443,964	\$4,057	\$4,290	95%
1962 (01)	0	\$ 110,710	\$ 196	\$ 203	97%
	1	45,071	17	39	44
	2-4	60,759	15	38	39
	5-9	101,519	9	37	24
	10-14	168,549	57	77	74
	15-19	1,156,118	1,020	923	111
	20-24	2,003,010	1,449	1,395	104
	25-29	1,576,089	719	838	86
	30-34	754,840	528	473	112
	35-39	292,086	304	273	111
	40-44	44,872	43	69	62
	45-49	2,448	7	5	140
50 and over	740	1	4	25	
	All ages	\$6,316,811	\$4,365	\$4,374	100%

TABLE E—Continued
 STANDARD NONMEDICAL ISSUES OF 1948 TO 1962
 FEMALE LIVES
 EXPERIENCE BETWEEN 1962 AND 1963 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1955-60 Female Select Basic Table
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1948 (15)	0	\$ 31,280	\$ 8	\$ 9	89%
	1	9,098	4	3	133
	2- 4	6,760	2	2	100
	5- 9	6,309	11	2	550
	10-14	5,610	4	3	133
	15-19	18,003	9	10	90
	20-24	29,988	29	31	94
	25-29	16,339	39	22	177
	30-34	11,100	21	29	72
	35-39	8,431	32	27	119
	40-44	2,173	12	13	92
	45-49	182	4	2	200
	50 and over	18	0	0	.....
		All ages	\$ 145,291	\$ 175	\$ 153	114%
1949 (14)	0	\$ 29,594	\$ 7	\$ 8	88%
	1	8,189	4	2	200
	2- 4	8,440	1	3	33
	5- 9	7,560	3	2	150
	10-14	5,892	0	3	0
	15-19	17,199	13	9	144
	20-24	29,546	22	27	81
	25-29	16,371	24	20	120
	30-34	11,691	35	28	125
	35-39	9,390	35	28	125
	40-44	2,641	7	14	50
	45-49	180	1	1	100
	50 and over	29	0	0	.....
		All ages	\$ 146,722	\$ 152	\$ 145	105%
1950 (13)	0	\$ 28,559	\$ 4	\$ 7	57%
	1	8,341	2	2	100
	2- 4	9,281	4	3	133
	5- 9	9,013	4	3	133
	10-14	7,077	1	3	33
	15-19	17,676	13	9	144
	20-24	30,870	26	25	104
	25-29	18,725	32	20	160
	30-34	13,517	23	29	79
	35-39	10,615	44	30	147
	40-44	3,313	19	15	127
	45-49	178	0	1	0
	50 and over	42	2	0	.....
		All ages	\$ 157,207	\$ 174	\$ 147	118%

TABLE E—FEMALE LIVES—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1951 (12)	0	\$ 32,645	\$ 8	\$ 8	100%
	1	10,331	4	3	133
	2- 4	11,179	2	3	67
	5- 9	11,495	5	4	125
	10-14	8,162	10	3	333
	15-19	19,253	3	9	33
	20-24	32,266	16	24	67
	25-29	19,408	19	19	100
	30-34	14,881	37	29	128
	35-39	12,282	52	33	158
	40-44	3,562	10	14	71
	45-49	387	1	2	50
	50 and over	68	1	1	100
	All ages	\$ 175,919	\$ 168	\$ 152	111%
1952 (11)	0	\$ 60,247	\$ 17	\$ 13	131%
	1	18,028	1	4	25
	2- 4	17,606	3	5	60
	5- 9	19,489	7	6	117
	10-14	14,949	5	6	83
	15-19	38,555	19	18	106
	20-24	58,672	46	40	115
	25-29	35,029	25	32	78
	30-34	28,002	59	50	118
	35-39	23,693	60	62	97
	40-44	7,293	24	27	89
	45-49	1,333	6	7	86
	50 and over	144	0	1	0
	All ages	\$ 323,040	\$ 272	\$ 271	100%
1953 (10)	0	\$ 65,720	\$ 19	\$ 15	127%
	1	20,185	3	4	75
	2- 4	19,338	2	5	40
	5- 9	23,228	6	7	86
	10-14	18,630	12	7	171
	15-19	42,874	21	19	111
	20-24	62,072	31	40	78
	25-29	38,608	48	32	150
	30-34	31,994	56	52	108
	35-39	25,713	53	63	84
	40-44	7,542	30	27	111
	45-49	1,398	7	7	100
	50 and over	170	3	1	300
	All ages	\$ 357,472	\$ 291	\$ 279	104%
1954 (09)	0	\$ 72,112	\$ 17	\$ 18	94%
	1	22,497	7	5	140
	2- 4	22,532	7	5	140
	5- 9	26,404	2	8	25
	10-14	21,072	6	8	75
	15-19	42,252	23	19	121
	20-24	62,098	58	39	149
	25-29	39,570	35	31	113
	30-34	33,940	50	50	100
	35-39	26,910	68	62	110
	40-44	6,607	17	22	77
	45-49	560	2	3	67
	50 and over	106	1	1	100
	All ages	\$ 376,660	\$ 293	\$ 271	108%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1955 (08)	0	\$ 84,911	\$ 25	\$ 24	104%
	1	27,596	4	7	57
	2-4	27,130	6	6	100
	5-9	31,217	6	9	67
	10-14	25,609	8	9	89
	15-19	49,203	29	21	138
	20-24	66,012	28	40	70
	25-29	43,289	48	31	155
	30-34	37,389	53	49	108
	35-39	30,162	67	63	106
	40-44	6,142	24	19	126
	45-49	502	3	2	150
	50 and over	102	0	1	0
	All ages	\$ 429,264	\$ 301	\$ 281	107%
1956 (07)	0	\$ 77,331	\$ 16	\$ 24	67%
	1	26,720	11	7	157
	2-4	26,460	5	6	83
	5-9	30,433	5	8	63
	10-14	26,172	16	9	178
	15-19	47,238	28	19	147
	20-24	63,544	29	37	78
	25-29	43,152	36	29	124
	30-34	39,453	46	47	98
	35-39	32,739	81	63	129
	40-44	7,014	20	20	100
	45-49	437	3	2	150
	50 and over	89	0	0	.....
	All ages	\$ 420,782	\$ 296	\$ 271	109%
1957 (06)	0	\$ 72,819	\$ 28	\$ 25	112%
	1	24,528	8	8	100
	2-4	24,222	4	6	67
	5-9	29,724	0	7	0
	10-14	27,789	19	8	238
	15-19	52,544	10	20	50
	20-24	71,518	57	40	143
	25-29	54,147	77	34	226
	30-34	51,345	42	53	79
	35-39	40,428	96	65	148
	40-44	8,857	24	22	109
	45-49	370	1	1	100
	50 and over	67	0	0	.....
	All ages	\$ 458,358	\$ 366	\$ 289	127%
1958 (05)	0	\$ 70,595	\$ 31	\$ 28	111%
	1	26,103	0	9	0
	2-4	25,379	2	7	29
	5-9	30,704	9	7	129
	10-14	32,995	9	8	113
	15-19	66,466	34	25	136
	20-24	89,763	43	48	90
	25-29	66,297	32	38	84
	30-34	64,295	70	60	117
	35-39	48,699	84	68	124
	40-44	10,013	27	22	123
	45-49	431	1	1	100
	50 and over	82	0	0	.....
	All ages	\$ 531,822	\$ 342	\$ 321	107%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1959 (04)	0	\$ 67,005	\$ 48	\$ 29	166%
	1	25,181	11	10	110
	2- 4	25,626	4	8	50
	5- 9	29,856	1	7	14
	10-14	35,242	14	8	175
	15-19	83,276	36	30	120
	20-24	99,880	37	52	71
	25-29	72,502	12	38	32
	30-34	68,574	33	59	56
	35-39	53,837	74	67	110
	40-44	10,319	28	20	140
	45-49	639	1	2	50
50 and over	155	0	1	0	
	All ages	\$ 572,092	\$ 299	\$ 331	90%
1960 (03)	0	\$ 52,647	\$ 32	\$ 25	128%
	1	19,682	10	8	125
	2- 4	23,261	2	8	25
	5- 9	30,488	4	7	57
	10-14	35,477	8	7	114
	15-19	118,301	67	40	168
	20-24	123,533	55	59	93
	25-29	87,587	54	42	129
	30-34	81,780	86	62	139
	35-39	62,304	113	63	179
	40-44	12,529	26	20	130
	45-49	514	0	1	0
50 and over	113	0	0	.....
	All ages	\$ 648,216	\$ 457	\$ 342	134%
1961 (02)	0	\$ 56,055	\$ 21	\$ 29	72%
	1	21,337	6	10	60
	2- 4	25,850	12	10	120
	5- 9	32,699	7	8	88
	10-14	39,240	9	6	150
	15-19	147,106	39	37	105
	20-24	165,898	50	65	77
	25-29	111,733	59	45	131
	30-34	100,153	81	59	137
	35-39	73,359	63	56	113
	40-44	15,047	9	17	53
	45-49	499	0	1	0
50 and over	88	0	0	.....
	All ages	\$ 789,064	\$ 356	\$ 343	104%
1962 (01)	0	\$ 61,161	\$ 86	\$ 102	84%
	1	24,580	3	13	23
	2- 4	29,893	13	13	100
	5- 9	37,602	25	11	227
	10-14	40,678	0	5	0
	15-19	198,071	66	42	157
	20-24	244,448	91	76	120
	25-29	147,989	58	48	121
	30-34	126,534	55	57	96
	35-39	90,247	48	46	104
	40-44	16,957	2	12	17
	45-49	477	2	1	200
50 and over	83	0	0	.....
	All ages	\$1,018,720	\$ 449	\$ 426	105%