

TRANSACTIONS OF SOCIETY OF ACTUARIES 1971 REPORTS

II. GROUP WEEKLY INDEMNITY INSURANCE

THIS is the twenty-fourth annual report on the continuing study of the morbidity experience of Group Weekly Indemnity insurance. In compiling this report, the Committee has included the available experience of employer/employee groups and has excluded the experience of trusteeship and association cases insuring employees of the member employers and the experience of union cases, whether or not insurance depends upon continued employment. The experience of plans written under State Cash Sickness Laws and the experience of insured groups outside the United States and Canada have been excluded. The United States experience and the Canadian experience have been reported separately.

RATIO OF ACTUAL TO TABULAR CLAIMS

Throughout this report experience is presented in the form of ratios of actual to tabular claims, based on the 1947-49 weekly indemnity tabulars, as reported in the *1962 Reports*. Caution must be used in interpreting the data contained in this report because, among other reasons, the 1947-49 tabulars may not accurately reflect current claim patterns. The maternity tabulars do not reflect the substantial decline in birth rates in recent years, with the result that the actual-to-tabular ratios for maternity benefits are generally somewhere near 50 per cent, while the actual-to-tabular ratios for nonmaternity benefits are generally somewhere near 100 per cent; this wide difference is concealed and may create distortions when the experience for maternity and that for nonmaternity are combined. The tabulars also do not reflect certain factors, such as age distribution, industry classification, or size of case, which may have a relevant effect on the experience results.

CONTRIBUTING COMPANIES

The Committee wishes to express its gratitude to the companies that generously contributed data to this study. Data for policy years ending in 1969 and 1970 were contributed by ten companies, and data for earlier policy years were available for one additional company. The results reflect the composite effect of variations in company practice in administration and claim procedures, as well as variations in experience among groups. It is possible that the omission of one company's data from the two most recent exposure years may have a minor effect on the comparisons among years.

This report contains experience for years labeled 1966, 1967, 1968, 1969, and 1970. The majority of the companies contribute exposures and claims based upon policy years ending in the calendar year designated. If the renewal dates for all cases included in the study were distributed uniformly over the year, then the central point of the exposure for each policy year would be approximately January 1 of that year. However, this assumption may not be very precise because of a concentration of policy renewals in January and July.

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

Aetna Life Insurance Company
Connecticut General Life Insurance Company
Continental Assurance Company
Equitable Life Assurance Society
John Hancock Mutual Life Insurance Company
Metropolitan Life Insurance Company
The Mutual Life Assurance Company of Canada
Occidental Life Insurance Company of California
Prudential Insurance Company of America
Sun Life Assurance Company of Canada
The Travelers Insurance Company

ANALYSIS OF EXPERIENCE

Table 1 shows experience by plan for the three latest policy years combined, including all size groups. Only plans with a six-week maternity benefit are included. Table 2 shows comparable experience, excluding jumbo groups (those containing 1,000 or more insured employees); in addition, for those cases where separate experience is available, experience is also shown broken down into nonmaternity and maternity. Table 2 also shows separately the experience of plans with no maternity benefits. Table 3 displays the ratios of actual to tabular claims on non-jumbo groups for each of the last five years. Table 4 shows experience by size of case.

According to Table 1, over-all Canadian experience continues to be higher than comparable United States experience. Ratios in Tables 2 and 3, however, show mixed results by year and plan when Canadian experience and United States experience are compared. In Table 2 Canadian nonmaternity experience on plans with maternity appears to be lower than corresponding United States experience, while plans with no maternity appear to have higher ratios in Canada. From Table 4, the higher Canadian experience appears to result partly from the jumbo

TABLE 1
 GROUP WEEKLY INDEMNITY EXPERIENCE
 WITH SIX WEEKS' MATERNITY BENEFIT
 ALL SIZE GROUPS
 COMBINED 1968-70 POLICY YEARS' EXPERIENCE, BY PLAN

| Plan | No. Experience Units | Weekly Indemnity Exposed (000) | Actual Claims Including Maternity (000) | Ratio of Actual to 1947-49 Weekly Indemnity Tabular |
|--------------------------|----------------------------|---|---|--|
| United States Experience | | | | |
| 1-4-13 | 1,030 | 5,962 | 4,374 | 99% |
| 4-4-13 | 297 | 1,559 | 823 | 81 |
| 1-8-13 | 3,651 | 22,098 | 15,840 | 110 |
| 8-8-13 | 647 | 5,420 | 3,692 | 102 |
| Total, 13-week plans | 5,625 | 35,039 | 24,729 | 105% |
| 1-4-26 | 389 | 6,672 | 7,158 | 132% |
| 4-4-26 | 56 | 1,038 | 1,190 | 144 |
| 1-8-26 | 2,274 | 32,662 | 31,878 | 128 |
| 8-8-26 | 310 | 8,822 | 5,681 | 88 |
| Total, 26-week plans | 3,029 | 49,194 | 45,907 | 122% |
| Total, all plans | 8,654 | 84,233 | 70,636 | 116% |
| Canadian Experience | | | | |
| 1-4-13 | 159 | 607 | 469 | 115% |
| 4-4-13 | 22 | 69 | 49 | 103* |
| 1-8-13 | 1,227 | 1,777 | 1,106 | 102 |
| 8-8-13 | 31 | 55 | 38 | 117* |
| Total, 13-week plans | 1,439 | 2,508 | 1,662 | 106% |
| 1-4-26 | 177 | 899 | 884 | 121% |
| 4-4-26 | 12 | 180 | 170 | 115 |
| 1-8-26 | 421 | 2,826 | 2,814 | 139 |
| 8-8-26 | 30 | 158 | 75 | 64 |
| Total, 26-week plans | 640 | 4,063 | 3,943 | 131% |
| Total, all plans | 2,079 | 6,571 | 5,605 | 122% |

* Less than \$50,000 of actual claims.

TABLE 2

GROUP WEEKLY INDEMNITY EXPERIENCE
GROUPS WITH LESS THAN 1,000 EMPLOYEES EXPOSED
1968-70 POLICY YEARS' EXPERIENCE, BY PLAN

UNITED STATES EXPERIENCE

| PLAN | NONMATERNITY AND MATERNITY COMBINED EXPERIENCE* | | | | NONMATERNITY AND MATERNITY SEPARATE EXPERIENCE* | | | | | | |
|---------------------------------------|--|---|---------------------------|--|--|---|----------------------------|--------------------|--|-----------|----------|
| | No. Experience Units | Weekly Indemnity Exposed (000) | Actual Claims (000) | Ratio of Actual to 1947-49 Weekly Indemnity Tabular | No. Experience Units | Weekly Indemnity Exposed (000) | Actual Claims | | Ratio of Actual to 1947-49 Weekly Indemnity Tabular | | |
| | | | | | | | Non- maternity (000) | Maternity (000) | Non- maternity | Maternity | Combined |
| Plans with 6 Weeks' Maternity Benefit | | | | | | | | | | | |
| 13-week: | | | | | | | | | | | |
| 4th-day sickness | 1,310 | 5,372 | 3,489 | 94% | 1,030 | 4,193 | 2,841 | 91 | 106% | 38% | 100% |
| 8th-day sickness | 4,196 | 22,058 | 15,396 | 107 | 2,824 | 15,102 | 10,039 | 654 | 116 | 50 | 107 |
| Total | 5,506 | 27,430 | 18,885 | 104% | 3,854 | 19,295 | 12,880 | 745 | 114% | 48% | 106% |
| 26-week: | | | | | | | | | | | |
| 4th-day sickness | 415 | 4,667 | 4,428 | 114% | 305 | 3,230 | 3,010 | 75 | 119% | 47% | 114% |
| 8th-day sickness | 2,448 | 21,314 | 18,874 | 116 | 1,555 | 14,337 | 12,756 | 479 | 127 | 51 | 120 |
| Total | 2,863 | 25,981 | 23,302 | 116% | 1,860 | 17,567 | 15,766 | 554 | 125% | 50% | 119% |
| Plans with No Maternity Benefits | | | | | | | | | | | |
| 13-week: | | | | | | | | | | | |
| 4th-day sickness | | | | | 498 | 3,163 | 2,097 | | 102% | | |
| 8th-day sickness | | | | | 6,512 | 27,893 | 16,990 | | 105 | | |
| Total | | | | | 7,010 | 31,056 | 19,087 | | 104% | | |
| 26-week: | | | | | | | | | | | |
| 4th-day sickness | | | | | 334 | 2,920 | 2,261 | | 94% | | |
| 8th-day sickness | | | | | 5,839 | 27,944 | 18,704 | | 95 | | |
| Total | | | | | 6,173 | 30,864 | 20,965 | | 95% | | |

* The separate experience exposure is less than the combined experience exposure because separate experience is not available for all groups.

TABLE 2 *Continued*
CANADIAN EXPERIENCE

| PLAN | NONMATERNITY AND MATERNITY COMBINED EXPERIENCE* | | | | NONMATERNITY AND MATERNITY SEPARATE EXPERIENCE* | | | | | | |
|---------------------------------------|--|---|---------------------------|--|--|---|----------------------------|--------------------|--|-----------|----------|
| | No. Experience Units | Weekly Indemnity Exposed (000) | Actual Claims (000) | Ratio of Actual to 1947-49 Weekly Indemnity Tabular | No. Experience Units | Weekly Indemnity Exposed (000) | Actual Claims | | Ratio of Actual to 1947-49 Weekly Indemnity Tabular | | |
| | | | | | | | Non- maternity (000) | Maternity (000) | Non- maternity | Maternity | Combined |
| Plans with 6 Weeks' Maternity Benefit | | | | | | | | | | | |
| 13-week: | | | | | | | | | | | |
| 4th-day sickness | 179 | 584 | 426 | 107% | 167 | 520 | 375 | 6 | 113% | 23%† | 106% |
| 8th-day sickness | 1,257 | 1,794 | 1,108 | 101 | 1,144 | 1,582 | 942 | 38 | 108 | 40† | 101 |
| Total | 1,436 | 2,378 | 1,534 | 103% | 1,311 | 2,102 | 1,317 | 44 | 109% | 36%† | 103% |
| 26-week: | | | | | | | | | | | |
| 4th-day sickness | 188 | 1,009 | 1,023 | 124% | 164 | 795 | 767 | 13 | 124% | 40%† | 120% |
| 8th-day sickness | 443 | 1,807 | 1,402 | 106 | 350 | 1,050 | 711 | 26 | 97 | 44† | 93 |
| Total | 631 | 2,816 | 2,425 | 113% | 514 | 1,845 | 1,478 | 39 | 110% | 43%† | 105% |
| Plans with No Maternity Benefits | | | | | | | | | | | |
| 13-week: | | | | | | | | | | | |
| 4th-day sickness | | | | | 112 | 386 | 280 | | 112% | | |
| 8th-day sickness | | | | | 971 | 1,990 | 1,227 | | 109 | | |
| Total | | | | | 1,083 | 2,376 | 1,507 | | 110% | | |
| 26-week: | | | | | | | | | | | |
| 4th-day sickness | | | | | 127 | 386 | 336 | | 112% | | |
| 8th-day sickness | | | | | 761 | 2,088 | 1,452 | | 99 | | |
| Total | | | | | 888 | 2,474 | 1,788 | | 101% | | |

* The separate experience exposure is less than the combined experience exposure because separate experience is not available for all groups.

† Less than \$50,000 of actual claims.

TABLE 3—GROUP WEEKLY INDEMNITY EXPERIENCE
GROUPS WITH LESS THAN 1,000 EMPLOYEES EXPOSED
1966-70 POLICY YEARS' EXPERIENCE, BY PLAN

UNITED STATES

| PLAN | RATIO OF ACTUAL TO 1947-49 TABULAR FOR POLICY YEAR ENDING IN: | | | | |
|---|--|------|------|------|------|
| | 1966 | 1967 | 1968 | 1969 | 1970 |
| Plans with 6 Weeks' Maternity Benefit | | | | | |
| Nonmaternity and maternity combined experience: | | | | | |
| 13-week: | | | | | |
| 4th-day sickness..... | 90% | 84% | 92% | 97% | 94% |
| 8th-day sickness..... | 97 | 96 | 102 | 109 | 112 |
| Total..... | 95% | 93% | 100% | 106% | 108% |
| 26-week: | | | | | |
| 4th-day sickness..... | 101% | 100% | 112% | 113% | 118% |
| 8th-day sickness..... | 106 | 107 | 110 | 121 | 118 |
| Total..... | 105% | 106% | 111% | 119% | 118% |
| Nonmaternity and maternity separate experience:* | | | | | |
| Nonmaternity: | | | | | |
| 13-week: | | | | | |
| 4th-day sickness..... | 94% | 91% | 102% | 109% | 106% |
| 8th-day sickness..... | 106 | 104 | 110 | 120 | 121 |
| Total..... | 103% | 101% | 108% | 118% | 117% |
| 26-week: | | | | | |
| 4th-day sickness..... | 106% | 106% | 118% | 118% | 120% |
| 8th-day sickness..... | 113 | 115 | 123 | 130 | 127 |
| Total..... | 112% | 113% | 122% | 127% | 125% |
| Maternity (all plans)..... | 54% | 48% | 51% | 46% | 51% |
| Combined: | | | | | |
| 13-week: | | | | | |
| 4th-day sickness..... | 91% | 87% | 97% | 104% | 100% |
| 8th-day sickness..... | 99 | 97 | 102 | 110 | 112 |
| Total..... | 97% | 94% | 101% | 109% | 109% |
| 26-week: | | | | | |
| 4th-day sickness..... | 103% | 103% | 115% | 114% | 115% |
| 8th-day sickness..... | 109 | 110 | 117 | 123 | 120 |
| Total..... | 108% | 108% | 117% | 121% | 119% |
| Plans with No Maternity Benefits | | | | | |
| 13-week: | | | | | |
| 4th-day sickness..... | 102% | 90% | 99% | 99% | 107% |
| 8th-day sickness..... | 96 | 98 | 102 | 105 | 105 |
| Total..... | 96% | 97% | 102% | 105% | 106% |
| 26-week: | | | | | |
| 4th-day sickness..... | 89% | 84% | 80% | 103% | 91% |
| 8th-day sickness..... | 93 | 89 | 91 | 97 | 94 |
| Total..... | 92% | 88% | 90% | 98% | 94% |

* The nonmaternity and maternity separate experience is also included in the nonmaternity and maternity combined experience.

TABLE 3—Continued

CANADA

| PLAN | RATIO OF ACTUAL TO 1947-49 TABULAR FOR POLICY YEAR ENDING IN: | | | | |
|---|--|-------------|-------------|-------------|-------------|
| | 1966 | 1967 | 1968 | 1969 | 1970 |
| Plans with 6 Weeks' Maternity Benefit | | | | | |
| Nonmaternity and maternity combined experience: | | | | | |
| 13-week: | | | | | |
| 4th-day sickness | 106% 98 | 120% 101 | 99% 106 | 103% 100 | 128% 95 |
| 8th-day sickness | | | | | |
| Total | 101% 101 | 106% 106 | 104% 104 | 101% 101 | 103% 103 |
| 26-week: | | | | | |
| 4th-day sickness | 123% 97 | 107% 116 | 111% 91 | 128% 103 | 140% 126 |
| 8th-day sickness | | | | | |
| Total | 106% 106 | 112% 112 | 100% 100 | 111% 111 | 131% 131 |
| Nonmaternity and maternity separate experience:* | | | | | |
| Nonmaternity: | | | | | |
| 13-week: | | | | | |
| 4th-day sickness | 113% 101 | 124% 100 | 105% 111 | 112% 109 | 132% 102 |
| 8th-day sickness | | | | | |
| Total | 105% 105 | 106% 106 | 109% 109 | 110% 110 | 109% 109 |
| 26-week: | | | | | |
| 4th-day sickness | 135% 79 | 108% 101 | 111% 79 | 132% 103 | 135% 111 |
| 8th-day sickness | | | | | |
| Total | 103% 103 | 104% 104 | 95% 95 | 115% 115 | 122% 122 |
| Maternity (all plans) | 59%† | 42%† | 35%† | 34%† | 52%† |
| Combined: | | | | | |
| 13-week: | | | | | |
| 4th-day sickness | 110% 97 | 118% 94 | 99% 104 | 104% 102 | 125% 97 |
| 8th-day sickness | | | | | |
| Total | 101% 101 | 101% 101 | 102% 102 | 102% 102 | 104% 104 |
| 26-week: | | | | | |
| 4th-day sickness | 132% 79 | 107% 98 | 108% 75 | 127% 99 | 130% 108 |
| 8th-day sickness | | | | | |
| Total | 101% 101 | 102% 102 | 91% 91 | 109% 109 | 118% 118 |
| Plans with No Maternity Benefits | | | | | |
| 13-week: | | | | | |
| 4th-day sickness | 75% 103 | 113% 99 | 100% 96 | 122% 109 | 118% 123 |
| 8th-day sickness | | | | | |
| Total | 98% 98 | 101% 101 | 97% 97 | 111% 111 | 122% 122 |
| 26-week: | | | | | |
| 4th-day sickness | 109% 90 | 109% 85 | 101% 84 | 100% 105 | 124% 105 |
| 8th-day sickness | | | | | |
| Total | 94% 94 | 89% 89 | 87% 87 | 104% 104 | 108% 108 |

* The nonmaternity and maternity separate experience is also included in the nonmaternity and maternity combined experience.

† Less than \$50,000 of actual claims.

TABLE 4—GROUP WEEKLY INDEMNITY EXPERIENCE
ALL SIZE GROUPS
COMBINED 1968-70 POLICY YEARS' EXPERIENCE, BY SIZE OF EXPERIENCE UNIT

| SIZE | PLANS WITH 6 WEEKS' MATERNITY BENEFIT | | | | PLANS WITH NO MATERNITY BENEFIT | | | |
|--------------------------|---------------------------------------|--------------------------------|---|---|---------------------------------|--------------------------------|---------------------|---|
| | No. Experience Units | Weekly Indemnity Exposed (000) | Actual Claims Including Maternity (000) | Ratio of Actual to 1947-49 Weekly Indemnity Tabular | No. Experience Units | Weekly Indemnity Exposed (000) | Actual Claims (000) | Ratio of Actual to 1947-49 Weekly Indemnity Tabular |
| United States Experience | | | | | | | | |
| <50 lives | 2,565 | 2,787 | 1,622 | 86% | 5,811 | 8,135 | 4,606 | 88% |
| 50-99 | 2,223 | 6,596 | 3,998 | 89 | 3,444 | 10,905 | 6,425 | 92 |
| 100-249 | 2,163 | 15,184 | 11,330 | 105 | 2,650 | 18,151 | 11,951 | 102 |
| 250-499 | 942 | 14,405 | 11,960 | 115 | 905 | 13,853 | 9,330 | 101 |
| 500-999 | 476 | 14,440 | 13,277 | 125 | 373 | 10,876 | 7,741 | 106 |
| Total <1,000 | 8,369 | 53,412 | 42,187 | 111% | 13,183 | 61,920 | 40,053 | 99% |
| 1,000 or more | 285 | 30,822 | 28,448 | 124% | 199 | 19,419 | 16,163 | 120% |
| Grand total | 8,654 | 84,234 | 70,635 | 116% | 13,382 | 81,339 | 56,216 | 104% |
| Canadian Experience | | | | | | | | |
| <50 lives | 1,489 | 1,194 | 613 | 80% | 1,448 | 1,328 | 731 | 86% |
| 50-99 | 282 | 812 | 592 | 106 | 289 | 882 | 548 | 96 |
| 100-249 | 196 | 1,397 | 1,142 | 116 | 155 | 933 | 693 | 112 |
| 250-499 | 74 | 998 | 904 | 125 | 49 | 856 | 610 | 111 |
| 500-999 | 26 | 792 | 708 | 115 | 30 | 850 | 713 | 129 |
| Total <1,000 | 2,067 | 5,193 | 3,959 | 109% | 1,971 | 4,849 | 3,295 | 105% |
| 1,000 or more | 12 | 1,378 | 1,645 | 174% | 22 | 14,917 | 13,720 | 117% |
| Grand total | 2,079 | 6,571 | 5,604 | 122% | 1,993 | 19,766 | 17,015 | 114% |

cases. However, it should be noted that Canadian experience is based on a relatively small number of experience units.

From Table 1 it also appears that the ratios on twenty-six-week plans are significantly higher than those on thirteen-week plans for both United States and Canadian experience. While the ratios in Tables 2 and 3 confirm this result for plans with maternity, the plans with no maternity show opposite results. There is no immediate explanation for this phenomenon or for the consistently lower ratios for plans without maternity. These may merely reflect a variety of factors, such as size, age, and industry characteristics.

After two years of sharply rising ratios, the United States Table 3 ratios changed only moderately in 1970. In Canada, however, the Table 3 ratios showed a marked increase in 1970 for several plans.

Table 4 shows an unmistakable pattern of increasing ratios with increase in size, on both United States and Canadian experience.

Table 5, which shows ratios of actual to tabular claims by female percentage, is included here primarily because it has been several years since we last published an analysis by female per cent. The United States experience shows relatively high tabulars for less than 11 per cent female, which may be attributable to industry or to other characteristics of these groups. Among the groups with more than 11 per cent female, there is perhaps some tendency for the higher female percentage groups to have higher ratios. In the Canadian experience there is a tendency for higher female percentage groups to have low ratios.

TABLE 5
 GROUP WEEKLY INDEMNITY EXPERIENCE
 ALL SIZE GROUPS
 1968-70 POLICY YEARS' EXPERIENCE, BY FEMALE PER CENT
 UNITED STATES

| PLAN AND FEMALE PER CENT | PLANS WITH SEPARATE NONMATERNITY AND MATERNITY EXPERIENCE | | | | | | | PLANS WITH NO MATERNITY BENEFIT | | | |
|-----------------------------|---|---|----------------------------|--------------------|--|-----------|----------|----------------------------------|---|---------------------------|--|
| | Number of Experience Units | Weekly Indemnity Exposed (000) | Actual Claims | | Ratio of Actual to 1947-49 Weekly Indemnity Tabular | | | Number of Experience Units | Weekly Indemnity Exposed (000) | Actual Claims (000) | Ratio of Actual to 1947-49 Weekly Indemnity Tabular |
| | | | Non- maternity (000) | Maternity (000) | Non- maternity | Maternity | Combined | | | | |
| 13-week, 4th-day sickness: | | | | | | | | | | | |
| Less than 11% female.. | 500 | \$ 1,969 | \$ 1,325 | \$ 14 | 113% | 40%* | 111% | 278 | \$ 1,813 | \$ 1,129 | 104% |
| 11-41%..... | 445 | 2,989 | 1,911 | 96 | 96 | 41 | 90 | 154 | 1,498 | 637 | 96 |
| 41-71%..... | 73 | 899 | 809 | 139 | 114 | 83 | 108 | 58 | 791 | 748 | 124 |
| 71-100%..... | 24 | 76 | 60 | 8 | 89 | 37* | 77 | 18 | 198 | 192 | 109 |
| Total..... | 1,042 | \$ 5,933 | \$ 4,105 | \$257 | 104% | 56% | 99% | 508 | \$ 4,300 | \$ 2,706 | 107% |
| 13-week, 8th-day sickness: | | | | | | | | | | | |
| Less than 11% female.. | 1,084 | \$ 6,099 | \$ 3,572 | \$ 67 | 114% | 64% | 113% | 2,441 | \$11,131 | \$ 5,618 | 99% |
| 11-41%..... | 1,180 | 8,044 | 4,710 | 305 | 104 | 50 | 97 | 2,366 | 12,263 | 7,064 | 102 |
| 41-71%..... | 455 | 3,676 | 3,485 | 352 | 146 | 53 | 126 | 1,158 | 7,223 | 5,296 | 111 |
| 71-100%..... | 181 | 1,082 | 893 | 143 | 112 | 48 | 94 | 634 | 3,687 | 3,178 | 118 |
| Total..... | 2,900 | \$18,901 | \$12,660 | \$867 | 117% | 52% | 108% | 6,599 | \$34,304 | \$21,156 | 105% |

* Less than \$50,000 of actual claims.

TABLE 5—Continued
UNITED STATES—Continued

| PLAN AND FEMALE PER CENT | PLANS WITH SEPARATE NONMATERNITY AND MATERNITY EXPERIENCE | | | | | | | PLANS WITH NO MATERNITY BENEFIT | | | |
|-----------------------------|---|---|----------------------------|--------------------|--|-----------|----------|----------------------------------|---|---------------------------|--|
| | Number of Experience Units | Weekly Indemnity Exposed (000) | Actual Claims | | Ratio of Actual to 1947-49 Weekly Indemnity Tabular | | | Number of Experience Units | Weekly Indemnity Exposed (000) | Actual Claims (000) | Ratio of Actual to 1947-49 Weekly Indemnity Tabular |
| | | | Non- maternity (000) | Maternity (000) | Non- maternity | Maternity | Combined | | | | |
| 26-week, 4th-day sickness: | | | | | | | | | | | |
| Less than 11% female.. | 194 | \$ 3,003 | \$ 2,920 | \$ 27 | 130% | 52%* | 128% | 193 | \$ 2,274 | \$ 1,865 | 110% |
| 11-41%..... | 113 | 1,624 | 1,486 | 49 | 113 | 44* | 108 | 104 | 1,329 | 1,465 | 137 |
| 41-71%..... | 19 | 271 | 381 | 26 | 155 | 61* | 141 | 30 | 420 | 342 | 88 |
| 71-100%..... | | | | | | | | 18 | 355 | 342 | 91 |
| Total..... | 326 | \$ 4,898 | \$ 4,787 | \$102 | 126% | 49% | 122% | 345 | \$ 4,378 | \$ 4,014 | 114% |
| 26-week, 8th-day sickness: | | | | | | | | | | | |
| Less than 11% female.. | 807 | \$11,825 | \$ 9,937 | \$ 76 | 127% | 37% | 124% | 2,836 | \$14,036 | \$ 9,429 | 101% |
| 11-41%..... | 616 | 8,823 | 7,584 | 347 | 121 | 51 | 114 | 2,149 | 16,668 | 11,236 | 95 |
| 41-71%..... | 175 | 2,816 | 2,711 | 265 | 121 | 55 | 109 | 667 | 4,997 | 4,457 | 112 |
| 71-100%..... | 44 | 308 | 466 | 71 | 172 | 86 | 152 | 277 | 3,139 | 3,220 | 120 |
| Total..... | 1,642 | \$23,772 | \$20,698 | \$759 | 125% | 52% | 119% | 5,929 | \$38,840 | \$28,342 | 102% |

TABLE 5—Continued

CANADA

| PLAN AND FEMALE PER CENT | PLANS WITH SEPARATE NONMATERNITY AND MATERNITY EXPERIENCE | | | | | | | PLANS WITH NO MATERNITY BENEFIT | | | |
|-----------------------------|---|---|----------------------------|--------------------|--|-----------|----------|----------------------------------|---|---------------------------|--|
| | Number of Experience Units | Weekly Indemnity Exposed (000) | Actual Claims | | Ratio of Actual to 1947-49 Weekly Indemnity Tabular | | | Number of Experience Units | Weekly Indemnity Exposed (000) | Actual Claims (000) | Ratio of Actual to 1947-49 Weekly Indemnity Tabular |
| | | | Non- maternity (000) | Maternity (000) | Non- maternity | Maternity | Combined | | | | |
| 13-week, 4th-day sickness: | | | | | | | | | | | |
| Less than 11% female.. | 96 | \$ 289 | \$ 208 | \$ 2 | 120% | 39%* | 118% | 70 | \$ 1,393 | \$ 1,105 | 133% |
| 11-41%..... | 57 | 177 | 125 | 3 | 107 | 21* | 98 | 30 | 364 | 305 | 129 |
| 41-71%..... | 15 | 56 | 43 | 2 | 99* | 17* | 84* | 14 | 55 | 43 | 98* |
| 71-100%..... | | | | | | | | 3 | 6 | 2 | 43* |
| Total..... | 168 | \$ 522 | \$ 376 | \$ 7 | 113% | 23%* | 106% | 117 | \$ 1,818 | \$ 1,455 | 130% |
| 13-week, 8th-day sickness: | | | | | | | | | | | |
| Less than 11% female.. | 667 | \$ 777 | \$ 414 | \$ 4 | 104% | 31%* | 101% | 369 | \$ 894 | \$ 497 | 109% |
| 11-41%..... | 381 | 605 | 379 | 16 | 111 | 38* | 103 | 389 | 765 | 497 | 115 |
| 41-71%..... | 81 | 178 | 129 | 16 | 111 | 52* | 98 | 162 | 322 | 228 | 109 |
| 71-100%..... | 15 | 22 | 20 | 1 | 120* | 13* | 90* | 53 | 107 | 69 | 87 |
| Total..... | 1,144 | \$ 1,582 | \$ 942 | \$ 37 | 108% | 40%* | 101% | 973 | \$ 2,088 | \$ 1,291 | 109% |

* Less than \$50,000 of actual claims.

TABLE 5—Continued

CANADA—Continued

| PLAN AND FEMALE PER CENT | PLANS WITH SEPARATE NONMATERNITY AND MATERNITY EXPERIENCE | | | | | | | PLANS WITH NO MATERNITY BENEFIT | | | |
|-----------------------------|---|---|----------------------------|--------------------|--|-----------|----------|----------------------------------|---|---------------------------|--|
| | Number of Experience Units | Weekly Indemnity Exposed (000) | Actual Claims | | Ratio of Actual to 1947-49 Weekly Indemnity Tabular | | | Number of Experience Units | Weekly Indemnity Exposed (000) | Actual Claims (000) | Ratio of Actual to 1947-49 Weekly Indemnity Tabular |
| | | | Non- maternity (000) | Maternity (000) | Non- maternity | Maternity | Combined | | | | |
| 26-week, 4th-day sickness: | | | | | | | | | | | |
| Less than 11% female... | 109 | \$ 611 | \$ 532 | \$ 4 | 116% | 39%* | 114% | 82 | \$ 7,134 | \$ 6,076 | 113% |
| 11-41%..... | 52 | 215 | 225 | 7 | 128 | 47* | 122 | 36 | 202 | 248 | 147 |
| 41-71%..... | 3 | 38 | 36 | 2 | 101* | 30* | 89* | 16 | 5,460 | 5,837 | 118 |
| 71-100%..... | 1 | 2 | 4 | 1 | 277* | 166* | 253* | | | | |
| Total..... | 165 | \$ 866 | \$ 797 | \$ 14 | 119% | 42%* | 115% | 134 | \$12,796 | \$12,161 | 116% |
| 26-week, 8th-day sickness: | | | | | | | | | | | |
| Less than 11% female... | 221 | \$ 570 | \$ 415 | \$ 3 | 110% | 32%* | 108% | 371 | \$ 1,430 | \$1,047 | 111% |
| 11-41%..... | 110 | 382 | 233 | 11 | 85 | 35* | 80 | 289 | 1,379 | 944 | 96 |
| 41-71%..... | 17 | 105 | 83 | 12 | 101 | 73* | 96 | 86 | 188 | 141 | 93 |
| 71-100%..... | 3 | 35 | 21 | 7 | 68* | 81* | 71* | 24 | 66 | 37 | 64* |
| Total..... | 351 | \$ 1,092 | \$ 752 | \$ 33 | 99% | 50%* | 93% | 770 | \$ 3,063 | \$ 2,169 | 101% |